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East of the River Chambers of Commerce Association

# ERCCA

"Working Together Works Wonders"

East Hartford Chamber of Commerce  
Glastonbury Chamber of Commerce  
Greater Manchester Chamber of Commerce  
North Central CT Chamber of Commerce  
South Windsor Chamber of Commerce  
Tolland County Chamber of Commerce

TESTIMONY OF  
EAST OF THE RIVER CHAMBERS OF COMMERCE  
ASSOCIATION  
BEFORE THE  
INSURANCE & REAL ESTATE COMMITTEE  
FEBRUARY 3, 2011

**RE: SB-17, AN ACT CONCERNING WELLNESS PROGRAMS AND  
EXPANSION OF HEALTH INSURANCE COVERAGE**

The East of the River Chambers of Commerce Association (ERCCA) includes over 3500 businesses from the Glastonbury, East Hartford, Manchester, North Central Connecticut, South Windsor and Tolland County Chambers of Commerce.

**ERCCA strongly supports the "wellness program" provisions as contained in Sections 13 through 16 of SB-17.**

Increases in health benefit costs are one of the chief concerns for small businesses in Connecticut. Many employers, including ERCCA's members, are finding it increasingly difficult to provide adequate coverage for their employees and their families. This inhibits the ability of our member companies to expand and create jobs, particularly small employers, who are already at a competitive disadvantage when it comes to providing health care benefits.

To address this critical issue, **ERCCA supports the wellness program provisions as contained in Sections 13 through 16 of the bill, which would require insurers to offer such programs, and to require an incentive or reward for such participation.** Wellness programs are a proactive solution to help employers hold down health care costs by encouraging positive, healthy behaviors. Many of our employers are encouraging wellness programs for their employees and are experiencing positive results. Participants look better, feel better and function better and these benefits carry over into the workplace.

The wellness provisions of this bill take a positive step toward addressing the need for affordable health insurance for Connecticut's small employers and their employees. We appreciate the Insurance Committee's leadership in raising this bill for a public hearing and urge passage of these important wellness provisions.