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Testimony  
To  
Insurance and Real Estate Committee  
House Bill 6308  
Bristol Community Organization, Inc.  
55 South Street  
Bristol, CT 06010  
Thomas H. Morrow, Executive Director  
February 14, 2011

6308

Good morning. I would like to thank Senator Crisco, Representative Megna, Senator Kelly and Representative Coutu for this opportunity to testify before you regarding "AN ACT ESTABLISHING THE CT HEALTHCARE PARTNERSHIP".

This bill would allow small businesses and nonprofits to join the Connecticut state employee health care plans. This bill is a long awaited, vital bill to all nonprofits. Bristol Community Organization, Inc. is a community based organization serving individuals and families who don't have sufficient means to care for themselves. We serve a five town area: Bristol, Burlington, Farmington, Plainville and Plymouth. Last year, BCO served over 11,000 unduplicated individuals and over 5,000 families.

I have been the Executive Director at BCO for over 25 years. Essentially, nonprofits like BCO are small businesses. We have to raise money, hire staff, meet deadlines, deliver services, ensure positive outcomes, and balance my annual budget. We are responsible to taxpayers, donors to foundations, corporation and individual givers.

Over the years, as I have planned on staffing, it was standard to figure a salary and then to add 21% of that figure as a benefits package. Because of the skyrocketing health care cost increases of the past 20 years, that benefits percentage is now 47%! **If a person is a family of two, under 50 years old and making a salary of \$50,000, that person will cost us \$83,500.**

BCO has a staff of 77 employees. Of those, 25 are full time and 52 are part time. We cannot afford to hire a full time person because of increased costs in health care. And, frankly, even in these tough economic times, it is difficult to find competent, educated staff who would choose to work 30 hours a week – with no benefits.

In addition, we all know that as costs have gone up, coverage has gone down. The quality of plans available to nonprofits and small businesses has diminished. I support this bill because it is the best way to improve the economy, encourage economic growth and create jobs. Thank you for your consideration and support.