

FROM THE DESK OF  
**DR. FREDERICK MOFFA**  
GRANBY, CT 06035

Dr. Frederick Moffa, Granby Family Eye Care, LLC

355 Salmon Brook St., Granby CT 06035

Re: Testimony before the Connecticut General Assembly's Public Health, Human Services, and Insurance and Real Estate Committees, on **HB 6305**, An Act Concerning Implementation of the SustiNet Plan.

Feb. 14 2011

Hello, I'm Dr. Frederick Moffa. I live and practice in Granby CT and serve on the Board of Finance (BOF). I would like to thank the boards of Public Health, Human Service and Insurance for holding these important hearings and giving me this opportunity to express my support for SustiNet.

Being a health professional practicing in Granby, a border town of Massachusetts, has allowed me to gain insight into what a universal health care option looks like and means to my patients. Over the past year a patient, June, had lost her job (which was not unusual in this past economic down turn). June is from MA and has glaucoma. She was able to retain her insurance due to MA healthcare law. This meant that June, who has a chronic eye health issue, was able to continue the care that she needed. A similar patient, with a chronic eye condition or a disease like diabetes, that lived in CT would lose their employer supplied health insurance. They would, more likely than not, stop the prescribed follow up care and put their vision and overall well being at risk. It is instances like this that make it obvious that increasing access to health care improves the health of the population and where you live should not dictate the cost or type of coverage you can get. This is done through health insurance reform like SustiNet.

I have been on the Board of Finance in Granby for over 6 years. This experience has given me insight to how helpful a program such as Susti-Net will be in controlling present and future costs of health insurance to municipalities. Every year, around this time, we hear how our budgets are getting squeezed and we hear about the major cost increases in health insurance premiums. We hear of 10 - 15% increases, as the norm, for providing health insurance to teachers and municipal employees. On the BOF we then have to balance the local budget with these increases in mind. These insurance costs are, therefore, a direct influence on property taxes. Allowing pooling of municipal employees, as purposed in SustiNet, will allow for a more stable cost factor in a budget process that is always in flux.

Being a small business man I would also hope that this insurance pool would be open to my employees. To allow for lower cost comprehensive insurance to small businesses. Currently, I can not offer my staff health insurance and I get coverage through my spouse.

Thank you.