



**TESTIMONY OF Kelson J. Ettienne-Modeste, M.D. in Support of HB No. 6305 -
An Act Concerning Implementation of the Sustinet Plan - before the Connecticut
General Assembly's Insurance & Real Estate, Public Health, and Human Services
Committees**

Monday, February 14, 2011

Good Morning Joint Committees Members:

My name is Kelson Ettienne-Modeste. I am an educator and non-practicing physician I have devoted most of my career to education and wellness. I am here to testify in support of HB No. 6305 - *An Act Concerning Implementation of the Sustinet Plan* as a member of Small Business for a Healthy Connecticut.

On July 3rd, 2009 I received a phone call that my employment of 12 years coordinating health education for all Hartford Public Schools, would end on August 18th 2009. Despite the news, I felt confident and moments later went on to enjoy Independence Day and to celebrate my wedding anniversary. Finding a job would not be a problem I thought, and besides, I felt certain I would be reinstated as a teacher before the start of the 2009-2010 school year. Even the principal and other school staff were sure that I would soon resume a position.

However, August 18th came quickly and despite many aggressive moves to secure another position with my former employer, none came to fruition. The probability of losing health insurance for myself and my family was becoming a reality. Although, I was eligible for COBRA at a reduced rate of 35% of the actual premium, the cost was still \$700 monthly for a family of 4. Months later my wife would seek coverage for our family under her work policy. The benefits were sub-standard when compared with our former group plan.

With the holiday season approaching and the prospects of employment growing more dim, I decided to begin my own venture by consulting with some of the organizations and institutions I had collaborated with in past years. The preparation and process to gain contracts were lengthy, but I eventually began to make some progress.

Now, a year later the hardship continues. I have not been able to build momentum. I certainly cannot afford health insurance or the ability to hire anyone, much less offer a potential employee health insurance and a benefit package. The few organizations and institutions that have offered

me contracts have not offered any other benefits. While this is my dilemma, I am not alone.

TESTIMONY OF Kelson J. Ettienne-Modeste, M.D. in Support of HB No. 6305 - *An Act Concerning Implementation of the Sustinet Plan - 2/14/2011*

I created a business so that I could work to support my family, with the intention of securing better healthcare coverage for them. I'm trying hard to build my business. As things get better, I hope to hire someone to share the work so that I can continue to expand.

Right now that's not possible because the cost of healthcare for individuals and small business owners is too costly. That is the challenge for many small business owners. There seems to be too few checks and balances in our current health insurance market. Despite the expense of coverage, there is no assurance of the quality or quantity of services provided.

Connecticut residents need more choice in purchasing affordable, quality, healthcare insurance. We need the security of knowing we can plan our futures, and our businesses without the threat of outrageous and unjustified yearly double-digit rate hikes. Implementing Sustinet and making it available to small business owners will breathe life into Connecticut's economy. It will revive the small business community and give it the confidence to make bold long-term commitments to the State of Connecticut, such as hiring residents and investing in our cities and towns.

Implementation of Sustinet gives small business owners access to healthcare. Without it we are forced into survival mode rather than focused on thriving enterprise. Enterprise which not only supports the revenue base for the local and state economy, but provides jobs to workers to care for their families.

I urge you on behalf of the many small business owners who couldn't be here today, to implement Sustinet and to include small business owners in the plan. Sustinet offers Connecticut the unique opportunity to attract federal dollars, improve the healthcare of its residents and improve the well-being of its economy. Put Sustinet into effect. It's the prescription we can't do without.

Respectfully Submitted:

Kelson J. Ettienne-Modeste, M.D.
Independent Health Consultant
Adjunct Professor of Mathematics and Biological Sciences