HB-6305, SustiNet
02/14/11
Testimony of
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I'm here today to support HB-6305. Since 1985 I have lived in Connecticut as a self employed hydroelectric engineer. I purchase individual health insurance for my family of three, I'm 56 years old, my wife is 54 and my son is 19.

Our annual premiums are $19,000 and we have a $5,000 deductible. We are relatively healthy. Our annual medical expenses are usually around $5,000, (which we pay with our deductible!). Our medical expenses are usually routine preventative treatments such as colonoscopies, mammograms, annual physicals,and some prescriptions. Our premiums have been increasing by 25% each year. We can not afford $24,000 per year for health insurance.

We continually apply for new more affordable coverage, but are denied for pre-existing conditions. We were recently denied by Blue Cross and Celtic in October of 2010.

For example: I was denied coverage for a condition called Raynaudes. In 2006 I told my doctor that my fingers seem to get cold easily during cold weather, my doctor said it could be Raynaudes. Raynaudes relates to circulation. He did not prescribe any treatment. So now I am denied health insurance because my fingers get cold in winter.

Another example: my wife Claire has fibromyalgia. Claire takes medication for that condition. After our application was denied, our doctor wrote a letter explaining how Claire's condition is under control and we requested that Blue Cross reconsider, they denied our appeal. Not wanting to give up, I called the underwriting department to plead our case. The person at Blue Cross used an analogy to explain their position: "if you had a car with a bad transmission and tried to purchase an extended warranty you would be denied, so, like that car with a bad transmission we denied your wife's application." I was furious, the insurance company just told me it was time to trade in my wife.

My family desperately needs affordable health insurance.

Thank you.