

# NECCA

William M. Bradbury, MD, FACC \*  
Lisa T. Canter, MD, FACC \*  
Mary Frisella, MD, FACC \*

\*Assistant Professor  
UMASS-Memorial Medical Center

37 Kennedy Drive  
Suite A  
Putnam, CT 06260  
Tel: (860) 963-7519  
Fax: (860) 963-0668

## NorthEastern Connecticut Cardiology Associates, PC

---

3-22-2011

To Whom it may concern,

Mr. David Cafro has been my purchasing advisor for my office's healthcare insurance for over 15 years. I find him an invaluable asset for assisting me as I parse the details of complex insurance plans for my employees.

I will continue to need such assistance as plans lower premiums through reduced benefits and higher co-payments.

Calculating value for a healthcare plan has become much more complex despite having an MD and an MBA in healthcare administration!

The system is not evolving in a rational sense, so advisors like MR. Cafro will play a more important role in the future.

Sincerely yours,

William Bradbury MD, FACC