



Good Morning.

My name is Mary Jane Burke, and I am the owner of BGR Radiator in Plainfield CT. I currently have 13 employees, 10 full time and 3 part time. We are a small business, both in the number of employees and our sales, which are approximately 1.6M. BGR Radiator was founded in 1966 and I am now the 2<sup>nd</sup> generation owner after my husband was killed in a business related accident in 2001.

I have purchased medical, life, dental, long and short term disability coverage for my employees from my agent for 20 years. As with any business relationship, it is one built on trust and has developed over many years. Insurance is a major purchase for my company, and not one that I take lightly. This affects all my employees, and their families. I work with my agent and his staff for the renewal of each product to determine that our needs are being met, and that we can afford our coverage. Last year at this time I changed the co-pay percentage to make coverage affordable for more of my employees. My agent and I worked with each employee to determine what plan would be best for them and their families and then did the paperwork to ensure a smooth transition for everyone. By doing that, we were able to add new people who previously didn't have medical insurance. I am happy to say that all my employees are covered, either through BGR Radiator or a spouse's plan.

In my recent meeting with my agent, we discussed other products for my employees, such as retirement plans, Key Man Insurance, etc. These are programs which I am not totally familiar and would never have considered without my agent explaining the plan and its benefits. Insurance is not something that is bought on-line or in a box. It is a very personal decision.

In addition to helping me purchase coverage that makes sense for me and my company, my agent and his staff act as a satellite Human Resource Department. Regulations change so frequently that it is almost impossible to keep up. I am confident that when I have an issue or question, they will either know the answer or get back to me with the correct information to keep my business compliant with all the state and federal agencies. Equally important to me is the help I receive when I have issues with the

insurance companies on claims, premiums etc. My agent and his staff run interference with Customer Service departments to solve problems. What this all adds up to me is the ability to do my job better – which is to run a small business.

I am hopeful that the Sustinet program will give relief to companies, making it possible to assist our employees with long term, sustainable benefits. My small crew of people works very hard and is extremely dedicated to our goal in business. I am always looking for ways to reward their hard work and stay profitable at the same time!

My understanding of Sustinet is that companies with less than 50 employees would be pooled and be limited to making medical insurance purchases through that pool. What I know is that you will completely cut off my ability to work with an agent who knows and understands me and my employees. One size does not fit all and putting us all in the same box will not work for the small business community. Why shouldn't we have the same choices as the larger companies in CT? Competition provides for a better product, in insurance as with any business product.

My plea to you on the Public Health Committee is to not take the passage of this program lightly and to understand the implications of price on families and businesses. Our state is reeling now under a mountain of debt and we should be looking to consolidate a bloated state government, not add to the confusion. Another state agency is not what CT needs right now. Small businesses are the life-line of our economy and another unnecessary cost could mean either terminating employees or even worse, closing the doors. Please don't penalize the small businesses of CT and make it impossible for us to work with a trusted agent who has our back in so many different ways.