

Testimony of Heather Greene

I am writing this in support of HB 5009.

I am a married mother of two daughters, ages 5 and 12.

For the last few years our family has been struggling, as so many other families have in the current economy. Therefore, we were all covered under the Husky program, even while I was working part time. I barely made enough to make the rent and the bills.

About 6 months ago, my husband was able to go back to work after being without for such a long period of time. We were happy to find out that we would be getting insurance through my husband's new employer.

The problems started to arise when our 12 year old needed physical therapy. Her doctor requested a total of 32 visits. Our insurance company agreed to only 5 visits, while Husky, which is now our secondary agreed to 12 visits. The therapist gave my daughter the 5 visits.

Not long after that my 12 year old daughter needed to finally have braces put on her teeth. It ended up being that our new insurance does not cover ANY dental work, but Husky, again, our secondary does cover it.

We only have Husky as our secondary for about another 6 months. After that, costs will be much higher for our family.

We have only been with our new insurance carrier since October 2011, and they have already raised co-pays, as well as cut certain services that were provided recently.

My daughters went to their dentist in January for a cleaning. I just received a copy of the invoice for \$145 per child per visit. That is just for a cleaning which happens 2 times a year. So, when Husky is no longer our secondary, we will be paying close to \$600 a year just for the cleanings that my children will be having.

Remember though, that my 12 year old daughter has braces as well, so that will be another out of pocket expense for us.

I keep hearing that the insurance companies are making more and more profits each year, and at whose expense? It is at the consumer's expense.

I think it is time to pass legislation where the insurance companies need approval to raise their rates if they are 10% or higher. I personally think that raising co-pays and cutting services should also be added to this Bill, but this is a start, which would help many individuals as well as families in our state.

Thank You.

Mrs. Heather Greene

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