

Testimony of Cheryl Forbes

Re

H.B. No. 5013 (RAISED) AN ACT CONCERNING THE BOARD MEMBERS OF THE CONNECTICUT HEALTH INSURANCE EXCHANGE

Tuesday, February 14, 2012

Before the Connecticut General Assembly's Insurance & Real Estate Committee

Good Afternoon Committee Members:

My name is Cheryl Forbes. I am the owner and managing principal of Harris Forbes Associates in West Hartford, Connecticut, and serve as Business Outreach Consultant for Small Business for a Healthy Connecticut. I am here to testify on behalf of myself and thousands of small business owners, who like me, face the reality and challenge of finding affordable, quality health insurance for themselves, their family, and/or employees. More specifically, I am here today to request that you use your power to empower hundreds of thousands of small business owners, self-employed persons and individual consumers by giving them true representation through persons belonging to each of those unique constituent groups with seats on Connecticut's Health Insurance Exchange Board.

In the eyes of small business owners and consumers, the Health Insurance Exchange Board is the last best hope for getting access to affordable health insurance options that provide real benefits and peace of mind. For far too long, and for far too many that goal has been a distant dream. In my work, in communities throughout the state, I find the stories are the same, small business owners, the self employed, and individual consumers want decent health coverage they can afford.

We've grown tired of choosing between outrageous costs, dwindling benefits, and an ever decreasing pool of options from which to choose. As it stands, private insurance for most is unattainable. Offerings through groups such as the Connecticut Business & Industry Association (CBIA) are either not easily accessible, due to membership fees

on top of health plan costs. Often these plans are not sufficiently comprehensive, nor cost effective for small and micro-employers.

You have the power to change this through the Health Insurance Exchange Board. Adding two consumers and two small business representatives to the Board will go a long way in helping to create health coverage options that meet the needs of Connecticut residents.

As members of the Health Exchange Board, small business, consumers, and the Office of the Healthcare Advocate must fully participate in all processes and have immediate voting rights. That's because, right now, the Board is making major decisions that will not only impact the success and viability of the Exchange, but the economic growth and competitiveness of our state.

Connecticut is looking to small businesses to drive economic recovery and create jobs. Yet small business and the consumers expected to fuel that growth have virtually no say in helping to solve one of the biggest barriers to economic success. This is especially peculiar since the Connecticut law (PA 11-53) creating the Exchange and subsequent federal regulations state that the majority of voting members should represent consumers. Small business, self employed individuals, and consumers must be voting members of the Exchange Board, and fully involved in its decision making processes.

As members of the Connecticut General Assembly's Insurance & Real Estate Committee you have the power to act. **You have the power to empower small business, self-employed individuals, and consumers by providing membership on the Exchange Board and allowing them to help create health insurance solutions that will support the physical and economic health of our state.**

Thank you.