

An act concerning the Board Members of the Connecticut Health Exchange

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Objection: The legislature was very specific when setting up the Board.

Answer: Yes, and you did a good job. But no legislation is perfect the first time around. Who is the Exchange supposed to serve? The insurance industry? Lobbying groups? No. The exchange is supposed to serve consumers and small business to help them purchase standardized plans. Adding their voice will help make the exchange a success.

Objection: It's too late to add new members.

Answer: The Exchange Board will be making decisions and meetings for years to come. Future decision include the role of advocates, navigators, brokers, the types of plans offered, "connectedness" to small employers, the size of businesses in the exchange and how the exchange is funded. These are difficult choices and we need consumer voices at the table.

Objection: You don't have a lot of small businesses asking for this change.

Answer: That's because small businesses are in their community, right now, trying to make payroll. Trying to create jobs. We have a very open government system, but it's hard to make the time to testify. That's why you see the same people up here all the time.

Objection: This is complicated stuff, we need to leave it up to the experts.

Answer: It does not have to be complicated. The exchange is supposed to give us standardized plans that are easy to figure out, easy to purchase, and easy to enroll and pay for. Consumer representation will help ensure that the exchange meets our needs.

Objection: Adding more people will cost more and slow things down.

Answer: Quite to the contrary, If consumer needs are met, they are more likely to use the exchange. Every citizen that uses the exchange with a federal subsidy may be one less on DSS support. We all hope the Exchange works for consumers, because it has the potential to tap federal money to pay for private insurance. That will reduce the number of people supported by the State of CT. And with secure private insurance, consumers may start a business, change jobs, stimulate Connecticut's economy and pay more in taxes. A consumer friendly exchange will speed up our recovery and save money.

When a business is designing a product, it asks the potential buyers what they want. I don't see lobbyists and insurance executives with tape over their mouths asking for a greater voice. Business interests are already well represented. The rest of us, and the **State of Connecticut**, will benefit from more consumer representation on the Exchange Board.

Thank you.

February 14, 2012