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State of Connecticut
GENERAL ASSEMBLY
Commission on Children



March 12, 2012

Insurance and Real Estate Committee
Connecticut General Assembly
Room 2800
Legislative Office Building
Hartford, CT 06106

Re: (HB 5487)

Dear Senator Crisco, Representative Megna, and other members of the Insurance and Real Estate Committee:

The Commission on Children urges the Committee to endorse HB 5487, An Act Concerning the Recommendations of the Small Business Healthcare Working Group and Claims Information Required to Be Provided by Insurers.

As the agency staffing Speaker Donovan's Task Force on Children in the Recession, we can attest to the linkage between family health insurance and child outcomes. Simply put, children who lack adequate health care grow into adults who put significantly greater costs on society than their peers. They become more prone to emergency room visits, unemployment, social pathologies, and involvement with the criminal justice systems. And this is not a small group. In its 2008 American Community Survey, the U.S. Census Bureau found that 9 percent of all Connecticut residents - or about 310,600 of them - were going without health insurance. An estimated 4.9 percent of children under the age of 18 - or 39,578 - were uninsured.

HB 5487 takes a number of steps to make health insurance more affordable for small businesses, including permitting them to purchase insurance through the

state plan. Since Connecticut relies on small businesses to create the bulk of our private-sector jobs, such legislation could bring a double benefit to children: health insurance their parents can afford, and the well-being they need to become productive, tax-paying adults.

If you need further information, we stand ready to assist you.

Sincerely,

A handwritten signature in cursive script, appearing to read "Elaine", followed by a long horizontal flourish line extending to the right.

Elaine Zimmerman
Executive Director
Connecticut Commission on Children