

FTR

**Public Testimony  
Insurance and Real Estate Committee  
March 13, 2012**

Representative Megna, Senator Crisco and members of the committee, I am Dr. Jerry Hardison, practicing optometrist here in Hartford and a member of the Speaker's Working Group on Small Business Health Care. I appreciated the opportunity to participate in the group and ask your support for HB 5487 which supports the recommendations of the group.

Small businesses have historically struggled with options for health care insurance due to high costs and availability of affordable comprehensive plans. Small businesses are the backbone of our economy and it is our contention that we should have access to affordable plans and not penalized with regard to underwriting because of our small employee pool.

This bill would allow small businesses access to health insurance through the state employee plan, a plan that lowers costs through bargaining and a large experience pool. Adjustments to premiums based on age and gender has significant impact on costs. This bill would eliminate those adjustments. The bill would also allow small businesses to band together into larger experience pools through their professional associations for the purpose of purchasing health insurance.

Thank you for the opportunity to comment on the value of this bill. I want to personally thank the members of this committee and staff that worked with the Speaker's group. Your guidance and resources were invaluable. Additionally, I urge you to support inclusion of this initiative in the upcoming health insurance exchange.

Jerry S. Hardison, OD  
6 Scarsdale Road  
West Hartford, CT 06107