



March 13 Testimony

HB 5487 The Speakers Working Group on Small Business Health Care Recommendations

Good Afternoon. Thank you for the opportunity to speak in favor of this bill.

I am KG, chair of SBHCT and a small business owner for 30yrs.

Our group has been actively advocating for quality, affordable health care for small businesses for 7years. As the founding Chair of SBHCT I have spoken to hundreds upon hundreds of small business owners, employees and individuals about what would really make a difference when it comes to access to Health Care Coverage for their employees.

Overwhelmingly the thought of being part of a large buying group is what needs to happen to insure small business a fair shot at quality, affordable health care.

For me who is one of those hundreds of small business owners who have has never been able to afford meaningful health care coverage for my staff this bill offers real hope.

For too long we all have talked about the importance of small business to our economy but the reality is little has been done over the years to assist in the sustainability and growth of our small businesses.

This bill does that.

It does this by:

It lets employers with less than 50 employees into the state plan if they choose.

It'll no longer allow insurers to adjust premiums based on age, gender, occupation or grp size.

Small employers will no longer be disadvantaged because of their lack of leverage with insurers.

Most important is it offers real choice.

2.

For those who are concerned stability of the state plan knowing that now the state plan is stable because members are similar. It shd be. Members have received quality health care for years. One cld easily make the argument that if we really want to help small business why the state plan was not opened small business years ago. If there is a concern about stability the Comptroller has the ability to set rates higher for small groups coming into plan to insure stability.

For those who are concerned about the health of the state plan with the addition of small businesses I remind you that the Comptroller wisely hires independent actuaries to set rates.

We all know our Comptroller pays close attention to the state employee plan.

If our small business employees are insured they will be healthier.

They will be at work more.

Newly insured will embrace the concepts around wellness earlier in their lives.

We will have a healthier and more productive work force.

There is no down side.

We have had several chances in recent years for Connecticut to be a national leader in Health Care Reform.

We can be a national leader and do the right thing at the same time.



Kevin Galvin, Chairman

Small Business For A Health Connecticut