

Oswaldo Tirano
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March 12, 2012

Mr. Chairman and members of the committee. Thank you for this opportunity to show support for H.B. 5487: *AN ACT CONCERNING THE RECOMMENDATIONS OF THE SMALL BUSINESS HEALTHCARE WORKING GROUP AND CLAIMS INFORMATION REQUIRED TO BE PROVIDED BY INSURERS.*

My name is Oswaldo Tirano and I am from Willimantic, Connecticut. I have been working in this town for thirteen years as a Spanish teacher, artist teaching in-residence, and dance instructor. I am married to Aida Torres who migrated almost two years ago to this country. She used to be a biology teacher in Colombia and wants to improve her English and become a bi-lingual biology teacher. Both of us would like to have the opportunity to be a part of a comprehensive health program in the United States.

Both of us are originally from Bogota, Colombia and we decided to move to this country because of the opportunities and well-being. I decided to migrate to Connecticut because of the prestigious puppet arts program at the University of Connecticut and I made a huge financial investment to be part of it. I have been envisioning myself as an independent professional artist with a clear vision of helping the fastest growing Latino community in the U.S. I consider myself an artist / teacher who assist the Latino, Anglo-Saxon, and the "melting pot cultures" to come together through the art programs. I have been offering these programs at public schools, universities, libraries, community centers, and local events. In short people always comment, "Oswaldo's work is a benefit to the community as a whole."

It has been difficult for me and my wife to enjoy this vision because of macro problems such as the unaffordable health premiums. I was enrolled in the Charter Oak Health Plan and paid \$175 per month last year. This year the premiums increased to \$450 per person. To continue my health care coverage on the Husky B/Charter Oak/CT PCIP, I would have to pay a total of \$900 per month. After I sent my financial information to the Charter Oak program, my estimated monthly family income on June 24, 2011 was \$1,320.42. And now comes the question how am I be able to pay this fee when I am a small business entrepreneur? How can I support my wife's aspirations to obtain an education and get her biology bilingual teaching certification?

The lack of affordable health care has created a day to day stress in our lives and our productivity has been dropping due to many risks we have been forced to take and we feel hopeless! It defeats the purpose to build a business when those assets will be in jeopardy to any major illness. My expenses include a mortgage, car loan, business expenses, and living expenses. On top of that, my local business and home taxes have been increased. **As a result of this horrendous increase, I have had to drop our health insurance and take a huge risk on my business and my personal properties.**

Please take special attention to what I just explained. I know there are lots of people who are struggling to cover health premiums and they do not take the time to express it as I am doing it right now. Passing this bill, to allow affordable health insurance plans, will provide small businesses and entrepreneurs like myself, to focus on building our business and give us peace of mind. If this state really cares about the small entrepreneur, show entrepreneurs like me by fixing our broken health care system and pass H.B 5487.

Sincerely,

Oswaldo Tirano
Willimantic, CT, U.S.A.