

March 13, 2012

Bill # HB 5487

My name is Ramadan Gherri and I am the owner of G. E. M., Inc. (GEM), located in Rocky Hill, CT. GEM provides energy efficiency and load management and solar energy consulting services to the commercial and industrial sector. I want to thank the distinguished members of the committee for this opportunity to comment on bill number HB 5487. I support this bill for several reasons and the following are just two of these reasons:

- 1) Two of the challenges to our business are health and dental insurance costs. I believe bill number HB 5487 would allow most of the small businesses, such as GEM, and their employees, to reduce their health insurance costs. This bill would also help small businesses in Connecticut to be more competitive in Connecticut and outside Connecticut, because it will help small businesses offer insurance and therefore attract qualified potential employees and retain the ones already on board. Allowing small businesses in Connecticut to purchase health insurance through the state employee plan not only helps small business and their employees reduce their premium costs, it would also offer them better benefits, an additional savings. I know this fact because my family and I have had real experience with this issue. In the years 2000 through 2003, my family and I were covered under the state plan, because my wife was employed by the State of Connecticut. In the year 2004 my wife completed her training program at the state and had to move on and work for a private business. Since then, my wife's employer has faced substantial increases in premiums and our benefits are substantially less.
- 2) This is important to me on a personal level, as well. I do not believe it is right that anyone in Connecticut should remain without health insurance. I believe in this from the humanitarian side, as well as from a cost point of view. Although bill 5487 does not provide health insurance for all, it would reduce costs for small businesses and this may attract many other small businesses to join the state plan and therefore provide health insurance coverage to their employees. This means more people would have health insurance coverage, which, as I said is important to me on a personal level.

I ask that you please support this bill. I believe this is important for our state's small businesses and for the people of the State of Connecticut. Again, thank you for the opportunity.