



# State of Connecticut

GENERAL ASSEMBLY

STATE CAPITOL

HARTFORD, CONNECTICUT 06106-1591

**Joint Statement of  
Senator Kevin Witkos, 8<sup>th</sup> Senate District  
State Representative Timothy LeGeyt, 17<sup>th</sup> Assembly District  
and  
State Representative Brian Becker, 19<sup>th</sup> Assembly District  
before the  
Insurance and Real Estate Committee of the Connecticut General Assembly  
February 5, 2013  
in support of  
SB 812  
An Act Concerning The Connecticut Health Insurance Board of Directors**

Chairman Crisco, Chairman Megna, Ranking Member Kelly, Ranking Member Sampson, and the other distinguished members of the Insurance and Real Estate, thank you for raising and taking the time to hear testimony on SB 812, An Act Concerning The Health Insurance Board of Directors.

We were approached by a health insurance broker who expressed his concern, and the concern of many other insurance brokers, about the lack of industry representation on the Health Insurance Board of Directors (the "Board"). The chief reason for this concern is the lack of opportunity for meaningful input from people involved in the industry on a daily basis to potential changes to the marketplace.

We think adding an insurance broker to the Board would be an invaluable help to the Board. As discussions take place about potential changes to the insurance market, an insurance broker member of the Board could articulate the pros and cons of such changes from the perspective of a market participant. Presumably, the insurance broker Board member would be bringing not only his or her own thoughts and real-life experiences to bear, but also those of other members of the insurance community. Having this input and getting an industry perspective on the consequences of proposed changes should only help the Board as it crafts new rules. Adding an insurance broker to the Board could also help win greater support from the insurance industry for changes made by the Board since the industry will know that it had some input into the decision-making process.

Opponents may fear that the Board would be anti-consumer if it included members of the insurance industry. While this fear might be justified if members of industry constituted a majority (or perhaps even a substantial minority) of the Board, we do not think having one member of a thirteen member Board would lead to an anti-consumer result.

For the foregoing reasons, we urge the committee to support SB 812. Thank you.