

DATE: February 1, 2013
TO: Connecticut Joint Insurance Committee
FROM: Tim Russell, CPCU
President, Professional Insurance Agents of Connecticut Inc.
RE: **SUPPORTING RAISED S.B. 812**

I am writing on behalf of the Professional Insurance Agents of Connecticut Inc. an association representing more than 500 member independent insurance agents who employ over 3,500 people throughout the state. We write to **support** raised bill S.B. 812, which seeks add an insurance producer to the Connecticut Health Exchange governing board.

PIACT appreciates the efforts of the Connecticut Health Exchange to work to expand access to health care coverage. We applaud the goal of reducing Connecticut's uninsured residents, and appreciate the opportunity to be part of a solution to the problem of health care access.

Through various communications with the Connecticut Health Exchange leadership, we understand the important role that Connecticut's insurance producer community will play in furthering the laudable goals of the Exchange. Connecticut's insurance producers understand and cope with the everyday realities of matching prospective insureds with the correct coverage for their circumstances. They also have first-hand knowledge of the challenges of managing the complexities posed by individuals and groups with sophisticated coverage needs. The State's insurance producers also have unique experience and perspective in assisting insurance purchasers who are intimidated or confused by the health insurance marketplace.

There is recognition that the Exchange and the state's insurance producers – the existing health insurance sales and support community - are partners in the larger effort to improve and expand access to health care coverage. This larger effort goes beyond the Exchange's work in reaching out to the uninsured and individuals who wish to purchase health insurance on-line, but also involves large and small groups who plan to continue to work with a producer, and – most importantly- those who will migrate between these categories at different times.

Because of the importance of this partnership “getting it right” for all of the State's health insurance purchasers, it makes sense for the state's producer community to be represented on the Exchange at the highest level of input, deliberation and decision-making. This importance was recognized in Massachusetts – the first and most prominent state health exchange – where in 2010, the exchange board was amended to include a health insurance producer.

Accordingly, we respectfully urge the advancement of this legislation.