

FTR

Dear Insurance and Real-Estate Committee:

My name is Kathy Johnson. I own/work for IIS a small/midsized Company located in Bristol Connecticut.

We currently self-insure our employer sponsored health coverage. Self-funding has allowed us the opportunity to offer our employees affordable, quality health coverage. We purchase stop-loss coverage to reimburse us, the Plan Sponsor, for catastrophic claims over a certain dollar amount that we can afford.

Section 5 of the Raised Bill 479 regarding the regulation of stop-loss proposes to increase the medical stop-loss limit to \$45,000.00. This change will limit our ability to afford to offer affordable health coverage to our employees by forcing us to pay significantly more in claims by raising the stop-loss reimbursement level beyond what we have now.

Thus, we respectfully request that Section 5 of the legislation be deleted.

Respectfully Yours:

Kathy Johnson