

**Labor and Public Employees Committee  
Tuesday, March 11, 2014**

Senator Holder-Winfield, Representative Tercyak, and members of the Labor and Public Employees Committee. My name is Elizabeth Kavanah, I am a resident of Farmington and an Environmental Health Sanitarian for the City of Hartford. I am also the chapter president in my union, CSEA SEIU Local 2001. As president of my chapter, I can tell you that virtually every year for the past 5 years our members have been asked for concessions that include additional health insurance increases beyond the contractual agreement. We have seen our employee cost share increase along with our deductibles. I am invested in the city of Hartford, I have worked here for over 25 years and I have developed relationships with the people in the city. As our benefits are paid with tax dollars, we have agreed to many of these concessions because of the financial issues the city faces. Health insurance costs are a big driver of this.

**I am today testifying in support of HB 5451: An Act Concerning Health Care Pooling.**

Over the past three years my employee share of our annual health insurance costs have increased \$1,000.00 for the city's plan, aetna blue cross blue shield ppo. Co-pays for provider office visits increased by 40% over the same period. While the general wage increases I received over the last 3 years have covered these increases, there isn't much left after paying for health insurance. I don't expect to get rich through general wage increase, but any gains have pretty much been flattened by the increases in health and dental insurance.

About two years ago the City of Hartford took steps to begin purchasing prescription drugs for its municipal workforce through Connecticut's state employee plan. Joining the pool has allowed us to have a prescription benefit that is equal or better to our old plan, the city has saved a million dollars, and our prescription costs are now more stable. And that's just for the city's 1,508 full time municipal workers. If the Board of Education jumped in on this too, the savings for the city will be even greater.

HB 5451 requires municipalities to submit actuarial and claims data to the State Comptroller for analysis so that they can receive a quote. There is strength in numbers. As the pool grows, the ability to negotiate better rates increases. This can help municipal and state budgets alike. Anything we can do to help tax payers, is good for all of us because we are all in the same boat.

**Also, please support SB 249: An Act Promoting Retirement Savings**

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