



**TESTIMONY BEFORE THE
INSURANCE AND REAL ESTATE COMMITTEE
LEGISLATIVE OFFICE BUILDING
FEBRUARY 3, 2015**

My name is Jennifer Herz and I am Assistant Counsel for the Connecticut Business & Industry Association (CBIA). CBIA has been representing Connecticut's employers for 200 years and today is proud to say the vast majority of our members are small companies employing less than 50 people.

CBIA encourages your support of SB 12, An Act Concerning the Connecticut Health Insurance Exchange Board of Directors. This bill adds an essential player – an active insurance producer – commonly known as a broker – to the state's exchange board of directors.

CBIA supports this bill because brokers bring substantial expertise to implementation of federal healthcare legislation and specifically, significant experience working with small employers.

Many Connecticut employers, and their employees, rely on their brokers to provide them expert guidance not only in purchasing health insurance but also auto, renters, and homeowners. Brokers develop close relationships with Connecticut's employers and therefore they are uniquely situated to provide insight and solutions to the challenges they face.

Brokers have the experience and knowledge to serve as strong advocates for small businesses and individuals in this ever-changing marketplace.

Thank you for the opportunity to present CBIA's comments.