

*Norm Peloquin
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Labor & Public Employees Committee - February 25, 2016

**IN SUPPORT OF SENATE BILL #210 - AN ACT CONCERNING
WORKERS' COMPENSATION LIABILITY FOR INDIVIDUALS
RECEIVING SERVICES FROM PERSONAL CARE ATTENDANTS.**

My name is Norm Peloquin and I live in Canterbury with my wife and her 3 developmentally disabled siblings who span in age from 69 to 74. I've done all types of work in my life -- maintenance worker, gas station attendant, restaurant cook, emergency medical responder, just to name a few. All of those jobs had workers comp insurance. But for the past 13 years, working as a PCA caring for my in-laws, we have only had workers' comp insurance because we choose to pay the \$4,500 annually for the benefit out of their DDS budget.

When I married my wife, it was a package deal -- she came with her 3 developmentally disabled siblings -- and I am now co-guardian for them, as well. Although I provide care for all 3, under the waiver, I only get paid to care for one of my sisters-in-law. She is the most developmentally delayed of the three. I bring her out into the community, do activities with her, and do all of her personal care: dressing, bathing, feeding, diapering. She loves playing with paper bags and swinging on the swing in the summertime. While most of the time she is a joy, caring for her comes with some physical hazards. Just last week, she accidentally elbowed my wife in the jaw because she didn't want to be weighed. Other times, when showering her, she'll make her body dead weight, or lay on the floor in protest, and it takes 2 of us to lift her. Thankfully, none of the 6 caregivers who work in my home have ever been seriously injured, but many have dealt with minor issues, including sore backs from having to lift or maneuver one of them.

Because of these risks, workers comp insurance is an absolute necessity, not only to protect me and the other workers in case of injury but also to protect me and my wife financially as the homeowners and guardians. Without workers comp, not only would the caregivers would be left vulnerable in case of injury, but we as the homeowners and guardians would be left exposed to being sued if someone was injured and had no way to pay for it. However, because the workers comp we purchase is an individual policy, it is much more expensive and takes a big chunk of our budget that we could otherwise use for additional hours of support. Basically, we give up roughly 6 hours per week of services in order to purchase workers comp insurance.

If we had a statewide group policy, the cost per policy would be much lower, allowing guardians like me to allocate more money for hours or other services. Also, due to the high costs of individual plans, the current system only results in about 10% of caregivers having workers comp coverage. A group policy would ensure that not just a fraction of families but ALL families across the state would have the protections we need and deserve to continue to safely provide care for those we love.