



TESTIMONY BEFORE THE  
INSURANCE AND REAL ESTATE COMMITTEE  
LEGISLATIVE OFFICE BUILDING  
FEBRUARY 21, 2019

My name is Michelle Rakebrand and I am Assistant Counsel for the Connecticut Business and Industry Association (CBIA). CBIA is the largest business association in Connecticut and has represented both small and large businesses for over 200 years. We are proud to say that most of our membership is made up of small employers.

**CBIA is opposed to adopting any new health insurance mandates without a complete analysis on the impact of both the cost and quality, including those proposed in SB 838 and HB 7124.**

A top concern for employers in Connecticut is the cost of healthcare. Through cost-sharing, Connecticut employers substantially contribute to the payment of healthcare premiums and costs on behalf of their employees. With each new requirement to cover or expand additional services or devices, the cost of health insurance increases, especially to small employers, who are not required to offer health insurance, but choose to do so.

Our members greatly appreciate the importance of healthcare coverage and the necessity of a healthy workforce. This is why we are asking the legislature, as we have done in the past, to strongly consider weighing the value of the proposed benefit against the cost of the measure before legislating additional healthcare mandates.

A health benefit review of health insurance mandates would go further than the fiscal note provided by the Office of Fiscal Analysis. This review would additionally include: the portion of the population that would utilize the benefit, the extent to which the benefit is currently available, the extent to which coverage is already available, the level of public demand for the benefit, the impact the benefit would have on the availability of other benefits, the cost to carriers and employers, as well as the overall social implications of the mandate.

CBIA opposes the above referenced healthcare mandate bills because of the enormous cost implications they will have on employers, and in turn suggests the adoption of a health benefit review that would provide full transparency to legislators on the impact of any proposed healthcare mandates.

Thank you for your time and consideration.