

I would like to make a few points from an Insurance professional, who owns Agency that specializes in both the Individual market and also the Group/Employer based market of small 50 or less size employees as well. I've been in this industry for almost 31 years now, running my own Agency for 25 years come 5-4-21. As I'm very much accustomed to many changes in our industry and with the plans available from all the carriers, I'm aware of the fact that the current system we have is not perfect by any stretch, however, significantly better than what's being proposed! Both from a client standpoint, who we always try to help and educate continuously, and also the industry as a whole, who I'd like to think the State of Ct. won't DESTROY by utilizing a total overhaul by making everyone use the Public option replacing what's in place now! As an option, I'm not one in favor of what's been very politically being considered, but, if not a total replacement of what we have and manage and help our clients with currently, as much as I don't believe it would be fair, as it would basically create a very unlevel playing field and most concerning, the risk and lack of our help, Broker involvement in the process and compensation for our knowledge and service to all our customers, that quite frankly, I do NOT think the Government and/or Exchange can provide in a timely fashion nor as needed for the educational part that is critical for many Individuals and Small businesses will need to make good decisions about their Medical Insurance. I'm also very much aware, since I've now been through 7 Open Enrollments since 2014 when they 1st started with Access Health here in Ct., the wait times and lack of knowledge and guidance provided by both the Exchange or Navigators vs. us, who know the details of many of our clients situations, make it impossible for them to be handled properly and therefore in a not great place with a plan that may not be appropriate for them based on their needs! Our jobs have always been doing what's best for the client and fitting their needs with the most appropriate Carrier and plan that will fit their situation the best! There are other ways to improve what we have, but, the Public option as an overhaul to our existing system is an absolutely terrible way to accomplish this for our insureds here in Ct.