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February 8, 2021

Re: SB842

Dear Members of The Insurance and Real Estate Committee
of the Connecticut General Assembly:

My name is Scott Charmoy, I am from Easton, Connecticut. I am also a small business owner, running the law firm indicated above with my wife Sheila in Westport.

I support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut. S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state, which is good for keeping workers healthy and allowing small businesses to spend more resources creating jobs in our state.

The cost for private insurance continues to increase, not only the premiums but the out of pocket deductibles and co pays. The current premium for my "good" insurance plan now exceeds \$2,000 per month, with a deductible of \$6500 per family member and an out of pocket maximum of \$12,400.00. Due to our family medical issues, we hit that maximum every year. As a result, my total medical costs last year, including premiums, deductible amounts, and co-pays exceeded \$40,000.00, which I had to continue to pay throughout the year no matter the fact that our business suffered a severe negative impact from the pandemic. I am lucky I can still afford to pay for our medical care, but it is now our second largest household expense after our mortgage payments. The cost never decreases, only increases, and coverage continues to shrink little by little. I can't even think about offering health care as a benefit to my employees.

I urge the Committee and Connecticut lawmakers to support S.B. 842 this session to expand high-quality, dependable, and affordable health care by creating new public options for health insurance.

Yours very truly,

Scott M. Charmoy

Member, Charmoy & Charmoy