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To the Chairman and Chairwoman, and Ranking Members

I truly appreciate the opportunity to submit my written testimony to the committee today and voice my vigorous opposition to SB 842. The first thing of note when reading this bill is that it is 34 pages in length. In general laws and public acts should be as short as possible, so that they can be read and understood by the general population. The fact that with a 4-year college education I struggle to understand this bill precludes the majority of the population from engaging and actively participating in self-governance.

Given the complicated nature of the bill, I assume this bill starts by defining all the different groups of citizens that will receive special and preferential treatment. Laws of this state and this nation should read simply all citizens, for if a law has any hope to be equitable it should apply to all citizens equally. Failing these two basic tests readability and universality this proposed bill should be voted down.

Moreover, assessing "an annual fee against certain insurers, health care centers, and exempt insurers;" will have serious and unintended consequences by hurting small businesses across the state. SB 842 places a tax on coverage in the fully insured marketplace. This tax will place a heavy burden on small business owners who supply health insurance for their employees and those who purchase health insurance for themselves. These are primarily middle class, working individuals and their families. They run or work for local businesses that feed and support our community. Ultimately I fear this will end up being a cost to employees also, like the newly passed "Connecticut Paid Leave Act" which just deducted 1% from my take-home pay to a state-run system that will not be there when it needs to be just like Social Insecurity.

Furthermore, putting these taxes and fees on health insurance will increase costs on employers and will require them to make cutbacks in other areas of their business. Harming the entire community by damaging local businesses. This is an undue burden to put on our businesses especially during a pandemic that has forced many businesses to shut their doors forever and has put many more people onto unemployment and prevent the rehiring of employees due to increased costs.

If passed SB 842 will raise costs for many, eventually for all in Connecticut, disadvantaging the population of this fine state when compared to other citizens in our union. I ask you to reject SB 842 and continue to work on finding a new way to fund a program that helps people to access health insurance. Keep Connecticut competitive for business and keep the citizens of Connecticut employed thereby keeping them healthy mentally and physically.

Daniel Cowan