

Dear Senators and/or Representatives:

I encourage you to Vote NO to SB 842 for many reasons, but the most important reasons I've listed below.

1. Forcing Connecticut citizens to be under Government controlled health care is taking away freedom of choice that they currently have which is to purchase private health insurance or enjoy the benefit of having their employer provide a full or partially paid insurance coverage.
2. Citizens will lose access to their preferred medical providers (doctors, nurses, specialists) that they have had long and important relationships with for their medical conditions.
3. Separating insurance access from employment will increase the cost of medical insurance premiums on individuals and remove that cost from employers. Businesses will no longer have to pay the largest portion of the insurance premium costs. This substantial business cost will be transferred onto the government which becomes the burden of the taxpayers of this state.
4. Ask any doctor who has a successful practice if they can financially survive with only Medicare patients. The answer will be a resounding NO! Look at a Medicare reimbursement statement. The doctors are paid bare bones for the service they render in comparison to what they would have billed to a private insurer. With Medicare only as the basis of their income, Medical professionals will cease receiving the financial incentive to excel and innovate for advanced medical care. The expected result will be patients won't get the best medical care money can buy and medical professionals will abandon the medical profession in droves as soon as the doctors, labs, etc. find Government control will limit their ability to provide the best care for their patients. Fewer top notch students will enter the medical field. The State will become less competitive for top notch medical care against states that don't have Medicare only insurance available. There will be a population exodus from the State.
5. The Insurance industry employs thousands of people in Connecticut and across the country. That industry will be shut down (like the Keystone Pipeline in one day). All of that insurance expertise in handling claims will be lost. All of that expensive IT infrastructure it takes to handle millions of transactions from claimants and medical professionals will be shut down. All those people currently employed by the insurance industry will be put out of their jobs and into the unemployment line. That means they won't be contributing to the nation's or Connecticut's tax base; they'll be a burden to the government instead.
6. The Government bureaucracy will be ill prepared for the immense workload and complex infrastructure needed to swiftly and accurately pay the millions of claims transactions that will be required to be processed above and beyond the current volume of Medicare recipients. The backlash against the Government and the bureaucrats that

thought this was a good idea will be a shockwave when claim payments get backlogged and late payment fees are assessed. As an insurance professional, I can guarantee it will be a fouled up roll out worse than the Obamacare mega million \$ rollout mess that scored an "F" grade.

Yes, there are people that currently can't get private insurance (either due to cost or prior medical conditions). This is the niche where Government can be helpful. The best solution for these citizens would be for the Government to work with the Insurance Industry to set up a structured REINSURANCE contract that would utilize the current private insurance industry infrastructure and have the Government guarantee the monetary burden of citizens deemed otherwise uninsurable. This is a much better solution than dismantling a mega million dollar insurance industry that employs thousands of people and encourages the best medical care in the world.

Thank you for reading all the way to the end of my comments. The last paragraph is the solution that would work.

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(A Surplus Lines Insurer and past Medical Claims Adjuster)