

Dear legislators:

I am writing in support of S. B. 842 because I believe insurance should NOT be tied to employment. I believe that the current insurance financing structure pushes health care costs up, not due to shortage of care providers or increasing cost of methods of care or drugs, but because a burgeoning industry of middlemen.

While they seek higher profits by continually raising premiums and lowering their own risk by offering ever increasing out-of-pocket maximums, they also seek to minimize their costs, paying doctors and other health professionals as little as they can, and using the might of aggregation to force those lower price points on hospitals and other provider companies.

Meanwhile, federal politicians, in the pockets of the insurance industry, say things like "Americans want to keep their insurance plans." I don't want to keep my insurance plan, because the insurance industry changes it at their own will! I have had 5 different insurance plans in the 5 years I have lived in Connecticut, because of changes in employer, employer negotiations with insurance brokers, and insurance companies declaring that Connecticut is "not profitable enough" to operate in.

I want a coherent and efficient system, such as one that already exists in Medicare, where I can count on scientific and honest administration, management, and studied improvement of health care cost.

None of this is the case with any of our current for-profit insurance companies. The industry has perpetuated a truly byzantine system of costs and billing. When I go for health care, I make a point of asking what the cost will be. I have never received an answer ahead of time, only excuses such as "it depends on what the doctor does" and "it depends on your insurance". In what other industry is it okay for the provider not to be able to provide a price ahead of time? Even in the engineering and software industries, it is possible to give reasonable estimates of cost. This negligently backward state of affairs must be due to the insurance industry imposing obsolescence and obfuscation, and avoiding improvement, so as to get away with highway robbery.

Please do all of us in Connecticut a favor and begin to wean this blood-sucking industry off our wages by offering a public option. Please support S.B. 842.

Sincerely,
Carlos Pereira
Business Analyst
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