



Testimony of W. Wyatt Bosworth
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Hartford, Connecticut
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Testifying in Opposition to:

Senate Bill 976: AAC Health Coverage Mandates for Certain Health Conditions

My name is Wyatt Bosworth and I am assistant counsel for CBIA, the Connecticut Business & Industry Association. CBIA is Connecticut's largest business organization, with thousands of member companies, small and large, representing a diverse range of industries from across the state. Ninety-five percent of our member companies are small businesses, with less than 100 employees. Thank you for the opportunity to testify in **opposition to SB 976: AAC Health Coverage Mandates for Certain Health Conditions.**

Year after year, Connecticut employers list healthcare costs as one of their top concerns. Through cost-sharing, business owners cover an average 76% of premiums on behalf of their employees. Connecticut has the sixth highest healthcare expenditures per enrollee in the country. That figure directly correlates to the number of state health benefit mandates.

Mandates drive up costs because with each new requirement, insurers must expand coverage to include additional services or devices. This increases the cost of health insurance premiums, and those increases are passed directly onto enrollees. These increases are detrimental to small employers (defined as under 50 FTE), who are not required to offer health insurance pursuant to the Affordable Care Act, but choose to do so.

Our members appreciate the importance of healthcare coverage and the role it plays in supporting a healthy workforce. However, with mandates, the cost can outweigh the presumed benefits. This is why employers urge this committee to recontinue the Health Benefit Review Program, enacted in 2009 to authorize the Connecticut Insurance Department (CID) to conduct a cost-benefit analysis of any mandates at the request of the legislature (CGS sec. 38a-21).

The Health Benefit Review Program goes well beyond the fiscal note provided by the Office of Fiscal Analysis. This review includes: the portion of the population that would utilize the benefit, the extent to which the benefit is currently available, the extent to which coverage is already available, the level of public demand for the benefit, the impact the benefit would have on the availability of other benefits, the cost to carriers and employers, and the overall social implications of the mandate.

CBIA broadly opposes any healthcare mandate bills that have not undergone a complete cost-benefit analysis. Health benefit mandates pose an enormous cost to all Connecticut residents. The business community looks forward to working with this committee in an effort to lower healthcare costs, while maintaining the highest quality of care.