

February 27th, 2024

To: Insurance & Real Estate Committee

From: **Jennifer Rindflesh, Owner, Collinsville Auto Repair, LLC**

Testimony in Support of HB 5247: AAC EMPLOYEE HEALTH BENEFIT CONSORTIUMS

Chairs Wood and Cabrera, Ranking Members Hwang and Pavalock-D'Amato, and distinguished members of the Insurance and Real Estate Committee, my name is **Jennifer Rindflesh** and I write to you today to testify in **support** of House Bill 5247: An Act Concerning Employee Health Benefit Consortiums. My husband and I own an automotive repair business with 7 employees in Canton, CT.

Rising group health insurance costs and increasingly limited options are making it difficult for small businesses like mine to offer competitive benefit packages to recruit and retain employees. If passed, HB 5247 will allow my small business to band together with other small businesses to achieve economies of scale, implement value-based insurance design, maintain meaningful and substantive control over my plan's benefits and design my plan to achieve better health outcomes for my employees and their dependents.

We have been in business for 18+ years and the costs associated with healthcare have skyrocketed to the point it has become a very real hardship for us to continue to pay for this for our employees. This puts our entire business at risk for failure due to having to compete against municipalities and unions for skilled workers. If healthcare was more affordable, we would then be on a more level playing field with those other types of businesses.

Connecticut needs to be doing anything and everything to help fill more than 94,000 current job openings. Small employers like mine need to be able to offer competing benefit packages to recruit new employees and compete with larger counterparts who already have the scale to offer robust health benefit packages.

The bill is a major step forward in leveling the playing field amongst employers of all sizes, addressing the workforce shortage, and providing much-needed affordable, high quality health benefits for Connecticut workers.

Thank you for your time and consideration. I urge you to support Connecticut small businesses and pass HB 5246.

Sincerely,

Jennifer Rindflesh
Owner
Collinsville Auto Repair