

To Whom it May Concern:

My name is Amy Moisan, and I am a resident of Washington, CT.

Health care is easily the biggest expense in our budget. The premiums for our high-deductible plan cost \$23,000 per year, and our out of pocket – in the first 2 months of this year alone – have already hit more than \$6,000. When we read the EOBs we receive from Connecticare, we see that the high deductible plan holders are caught in a double bind – **paying a fortune in premiums, but paying a fortune in out of pocket expenses as well!** It isn't sustainable. How can the profits of the insurance companies continue to skyrocket, while the amount of care we receive is less each year, for costs that continue to increase?

The Connecticut Plan would allow a small business like ours to at least get more value for the money we are spending. Something needs to change, how about if the state of Connecticut shows the rest of the country how it is done?