

**From:** Debbie Winters <DWinters@firetechsprinkler.com>  
**Sent:** Tuesday, February 26, 2019 3:49 PM  
**To:** Faith Brown <FBrown@leg.state.vt.us>  
**Subject:** Public Comment on S. 103

Dear Ms. Brown,

Would you kindly forward the following comments to the members of the Senate Finance Committee who are reviewing S.103 regarding association health plans?

Firetech Sprinkler Corp. employs 25 people in Colchester. For our entire 26 year history we have offered high quality health insurance plans to our employees, and we have always contributed a large portion of the costs comparable to companies of our size. We are very cognizant of how much our employees are out of pocket for health care, and we have always made decisions on health plans in the best interests of our employees.

This year (2019), for the first time in my 15 years at Firetech we were able to decrease our employees' out of pocket costs, while maintaining high quality health plans through Blue Cross Blue Shield whose coverage was completely comparable to the plans on Vermont Health Connect that we had in 2018. Firetech maintained its level of contribution so that our employees would save money. Their paychecks increased because we changed to the VACE association health plan. If we had stayed in Vermont Health Connect, their out of pocket costs would have increased, as all of the plans were scheduled to increase in price. Prior to this, if our employees wanted to save money on health care they had to drop to a lower level of coverage – Gold to Silver for example. This year, they maintained coverage at a lower cost. Additionally, we were able to offer competitively priced vision and dental plans, which we didn't have access to before. I do not see how allowing our employees to have more money in their paychecks is bad in any way.

Allowing small businesses like mine the opportunity to band together to increase buying power makes complete sense for our business and for our employees. This is the benefit enjoyed by large employers every day. If companies like mine are leaving Vermont Health Connect because of costs, the right focus should be on curbing the cost of Vermont Health Connect and making it appealing so that small businesses want to rejoin.

Association Health Plans should be allowed to grow and expand so that small businesses like mine can continue to provide affordable health insurance plans for our employees and compete with similar benefits offered by larger employers.

Thank you for your consideration. Please do not hesitate to contact me if you have any questions.

Best Regards,  
Deborah Winters  
President/Owner  
Firetech Sprinkler Corp.