



Good morning, Senator Pearson

I understand the first testimony on S.103 was delivered on 2/22, I wanted to share my concern over what bills like this will mean for small employers. In effect, a vote for this will be limiting the affordable insurance options for small employers and eliminate the support we receive from our brokers. For small businesses, it is crucial we have educated individuals who can support us with benefits, as we're working with limited staff.

Many of the HR departments in small businesses are Departments of One already with far too much to manage without this added burden. We rely on our brokers to help us educate employees in their options, help us manage our costs, and to run down any issues/concerns that are outstanding that impact employees access to health care. I have personal experience with the exchange and can tell you that the lack of education of the people working within it make navigating the system hard enough for an individual, let alone a business. We do not have the staffing to allocate the necessary support to HR teams to adequately provide the same service as our brokers do.

Brokers are trained, certified, educated, and vetted for all of the programs and services they provide to businesses. Until such time as the exchange can allow for that to happen within their service in no way is a move toward what is proposed in S.103 going to be of benefit to small employers. This move is like going to an LNA for complex cardiac surgery. Is this a risk you'd personally take?

I've taken the time to write my concerns versus sending the form letter because it is important that your committee hear the impacts to people such as myself who have worked in the HR field for many years. I would be very happy to discuss this further. The writing is on the wall that S.103 will be a big failure of the state to small business. Bills such as this will drive small employers out of business and will drive more people out of Vermont. As a state we cannot afford for those kinds of impacts.

Thank you for taking the time to read this.

Warmly,

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