



To: Michael Sirotkin
From: Andrea Letorney, Rovers North, Inc.
Date: February 22, 2019
RE: S.103 "Look Through" provision and AHPs/ Broker Service Fee

I am aware of Senator Lyons introduction of S.103 relating to health insurance and association health plans. I oppose the bill for the following reasons.

The association plans provide well designed benefits and include options for less out-of-pocket costs for our employees. The ability for us to experience "pooled" rates as found in association plans is a great option for a small employer.

As a business owner, I value the services provided by our broker as do our employees. Their fees are transparent and the cost of using their service is considerably less than staffing the position ourselves. They are licensed insurance professionals who carry Errors and Omissions insurance relieving us of liability. Their knowledge is simply beyond our expertise.

As you consider all aspects of S.103, please know that I am opposed to your proceeding without resourcing business owners like myself along with professional insurance advisors, human resource executives and accountants so that you may thoroughly understand the impact of what you perceive to be helpful to tax payers as your committee considers this bill.

By my signature, I respectfully oppose any action toward the passage of this legislation.

Andrea Letorney