



My name is Jennifer Herz and I am Assistant Counsel for the Connecticut Business & Industry Association (CBIA). CBIA has been representing Connecticut's employers for over 200 years and our membership consists of large and small employers across a diverse range of industries.

Connecticut's employers are very concerned with the cost and quality of healthcare. In a 2015 survey, CBIA's members, once again, listed healthcare costs in their top 3 greatest concerns.¹ Connecticut's employers contribute to their employees' premiums and rising premiums make it more and more difficult for employers to help pay for their employees healthcare. Equally important, employers value the bottom line contribution of healthy employees because that means a productive, innovative workforce.

That is why CBIA is supportive of many aspects of the State Innovation Model (SIM) since its initial test grant application. Further, our members concern regarding both quality and cost drives CBIA's involvement with the Value Based Insurance Design (VBID) initiative within SIM. These comments focus on the recently released VBID Self-Insured Employer Manual. CBIA appreciated the opportunity to be part of the process of reaching this point and offers these brief comments to highlight certain themes.

A central aspect of this initiative is its voluntary nature; giving employers and other stakeholders the opportunity to opt-in to features they deem appropriate. While detail can be helpful to demonstrate the applicability of any given option the manual should be a menu that employers may choose from. SIM should continue to support efforts to avoid prescriptive strategies.

It's important to keep in mind that employers receiving this information will have different levels of knowledge and experience with VBID. Outreach efforts should anticipate and acknowledge a diverse range of starting points and therefore a range of strategies to utilize the manual or versions of the manual.

Discussion surrounding the implementation of VBID among self-insured employers should continue as well as work with relevant stakeholders such as providers and carriers. Addressing cost and quality of healthcare in Connecticut will take work from all relevant parties.

CBIA appreciates the opportunity to provide this brief written feedback and looks forward to the continued opportunity to be part of the discussion.

¹ See 2015 Survey of Connecticut Businesses: <http://www.cbiam.com/resources/economy/reports-surveys/2015-survey-of-connecticut-businesses/>