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Good afternoon, my name is Julie Martin and I am a partner in an independent insurance agency, Teaman-Martin & Associates, with my father. I have been working in insurance for 14 years. At Teaman-Martin & Associates, we mainly specialize in employer group benefits, individual health insurance and Medicare Products. I appreciate you inviting me to speak.

It has become increasingly difficult to get people insured. One group that we have seen an influx in recently is the person that retires prior to age 65 and is not eligible for Medicare. If COBRA is available, it may not carry them until they turn 65. If they have health conditions, I do not have any insurance plan to offer them. Possible solutions would be to have their current employer insurance plan be Portable. When I say Portable, I mean they could keep the exact plan, at the same price offered by the employer when they leave the employer. Another solution would be to have them go into a Risk Pool type plan. The insurer with the greatest regional market share would insure them.

I also have young people come into our office that do not have coverage offered through their employer. If they have any health conditions or they are overweight, I do not have anything to offer them. This would be another instance of where a Risk Pool would benefit this individual.

In the past couple of years, I have had many calls from self-employed individuals with families that cannot get a group plan and they need to get low cost coverage for their family. Fortunately, with the offering of more and more High Deductible Plans, I am able to get them a good plan at a reasonable cost. They also like the idea of being able to get the pre-tax benefits of the H.S.A. account. The same holds true for employer groups. Also, an attraction for offering High Deductible Plans would be to provide a tax incentive to employers who help employees pay for their H.S.A. deductible.

As I mentioned, we also offer employer group benefits. A challenge often comes with meeting insurance carrier participation requirements. They have become increasingly more difficult to meet for employers. For those who are not familiar with participation requirements, it means that an employer must have approximately 75% of its employees participate in the plan. Different carriers have variations on their requirements. If the employer does not meet the standards, the entire group is not eligible to get health insurance. I would like to see participation requirements become less stringent to allow for more small employers to provide coverage for their employees. A risk pool offering may also be an option for those in this category.

Within my employer groups, I have seen a large increase of employees using the Emergency Room. One such group that I service has approximately 53 singles insured. Their carrier at renewal reported that their employees used the Emergency Room 52 times throughout the year. I often read about the inappropriate use of the emergency room. However, I personally have seen another side. An example is a parent on the weekend has a sick child and they call their physician. Physicians are now referring them to go to the Emergency Room on the weekend. The main reason I feel is because they do not want the liability of seeing that child on a weekend when they do not have the facilities/services available to diagnose the child. Weekend, non-emergency type facilities need to be available.

Lastly, I have the pleasure to work with Medicare recipients and help them find coverage that fits their needs. It can be very challenging and frustrating when the system breaks down. I have spent many hours on one case for no fault of my own and no fault of my client, trying to get their enrollment straightened out. As the agent, I was paid \$50 or \$60 for the many hours I put in to help one client. My reason for bringing this point up is two-fold. The first is that I love these clients and enjoy helping them. I cannot imagine what they would do on their own. My second and final point is that a system without brokers and with more government involvement is not the solution.

I do not see the benefit in creating another government program like Access to Basic Care that ends up costing taxpayers more money, just like it has in Massachusetts. The better solution is to make improvements to our current system that helps us to insure more people and that is the role I feel government should play.

Thank you again for allowing me to speak today.