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September 9, 2015

Testimony Regarding Senate Bill 449:

Good Afternoon Chairman Hune and members of the Senate Standing Committee on Insurance. My name is David Newman, Legislative Director of The Economic Alliance for Michigan (EAM). EAM is a private non-profit corporation founded in 1981 by companies and unions in the for-profit sector. Our organization's objective is to have a forum for working together on those Michigan business and jobs issues on which our members agree. We focus on cooperative, action-oriented endeavors to improve the reality and image of Michigan as a place to do business and be employed. I am here to testify in **opposition** to Senate Bill 449.

For many years we have focused on the rapid escalation of health care costs because it is an increasing burden on Michigan businesses – which generates pressure to reduce jobs, cut benefits or increase costs for workers.

Through EAM, business and labor has worked together at the State level to offset some of the major causes of those cost increases, while improving accessibility and quality of health care services. This includes our strong opposition to any state-imposed health insurance mandates.

With all the health care related challenges, EAM advocates for solutions that don't restrict purchaser's ability to freely determine the benefits that best meet their needs, that doesn't lend to increasing health care costs and that doesn't place the burden on small employers and individuals to pay the costs for a limited coverage of care. We do support comprehensive fair solutions that solve healthcare problems for all the citizens of the State of Michigan that make health insurance more affordable and accessible.

We believe state government has an important responsibility, through licensure and appropriate regulation to assure the safety and effectiveness of health providers and insurance products. State regulation should not be used to favor certain health services or providers over another, nor dictate to whom or how purchasers pay for services. We know you will give this legislation serious consideration and hope you reach the same conclusion that our members have.