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Senate Bill 51

My name is Thomas Bryon; I have been engaged in the health insurance businesses in this state for 37 years as independent insurance agent and small business owner.

I strongly support the free market system, one where solutions come from the bottom up and not the top down.

I stand here today in favor of this bill, however I believe that the passage of this bill as written, would mean that once again this body of legislators will have missed the opportunity to allow the free market system to work.

If I were the commissioner of insurance I would be supporting this kind of initiative because it promotes lower cost and a competitive insurance market, even though I would be giving up some oversight authority. In fact PPACA does promote a similar type of initiative, under the terms of Captive Insurance Concepts.

Let me give a bit of history on this subject.

In the late 80's and early 90's the cost of providing affordable health insurance was a change for most business, large or small. One viable alternative to the rising costs was for a business to self-fund their health plans. It proved for many to be the very thing that allowed them to continue to offer affordable health insurance coverage. (Does this sound familiar.)

As you can see this bill is amending a bill passed in 1991, in fact I was the author of this bill. I would be glad to answer any questions that this committee might have on the history of this bill and its companion bill, if there is any interest.

I believe you owe it to your constituents and the business community in the state of Kansas to understand why the KBA wants this amendment to pass.

Simply stated it gives them the opportunity, to provide their members with cost effective alternatives to the impending rules and regulations being heaped on all business large and small, by the new health care law, PPACA.

Thank you for your time and I am glad to stand for any questions.

Thomas Bryon
President of SS&G and Associates, Inc

House Insurance
Date 3-11-13
Attachment # 2