

Testimony Before the  
Senate Public Health and Welfare Committee  
In Support of SB 163  
February 13, 2013

I am in favor of this bill. Due to the high estimated costs of purchasing health insurance thru the federal exchange and the high costs of community rating on the young, who will not be able to afford to purchase traditional health insurance, due to the new federal mandates the proposed lite health benefit plans will provide those individuals the ability to purchase a major medical plan at a fraction of the cost. Our organization, Employee Benefit Professionals work with both individuals and companies everyday, there is going to be a specific need for a plan like this to offer individuals who would otherwise go uninsured.

Thanks again for allowing me to participate.

Respectfully,  
Anthony Leardi

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