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Readers' Opinions

Insurance consumers

Editor:

Senator Christopher Dodd (D-CT) has a tremendous opportunity to stand up for all insurance consumers from his powerful position as Chairman of the Senate Banking, Housing, and Urban Affairs Committee. This Committee has jurisdiction over insurance issues.

Senators John Sununu (R-NH) and Tim Johnson (D-SD) introduced bipartisan legislation (The National Insurance Act of 2006, S. 2509) in the 109th Congress to modernize the state based insurance regulatory system.

Insurance is solely regulated by individual states. S. 2509 will create an optional federal charter (OFC) to allow insurance producers the choice between state and federal regulation. This legislation will not abolish the state-based system. It will simply give agents like me the ability to opt into a national regulatory system if it will benefit my clients.

S. 2509 will encourage competition in the marketplace — a result which holds great promise for consumers. When agents and insurers compete for their customers' business, consumers win by enjoying additional products at more competitive prices. Insurance agents will spend less time on paperwork and have more time to serve their clients, no matter where they live (or move).

While arcane, this issue is a win-win for everybody who buys or sells insurance. Senator Dodd should stand up for millions of insurance consumers in Connecticut by supporting an OFC and holding hearings on this issue in the first session of the 110th Congress.

ANGEL RIVERA, MERIDEN

Prosthetic coverage

Editor:

This letter concerns health insurance coverage for people who need prosthetic devices (artificial limbs). Without legislation to ensure coverage, many people living with the loss or absence of a limb face discouraging obstacles when trying to obtain prosthetic care. That is why local patients, doctors and other community leaders are working with the Amputee Coalition of America (ACA) in

pushing for a bill for prosthetic coverage.

Obviously, the biggest concern anybody has about passing a new mandate is cost. However, policy reports regarding prosthetic parity laws from Colorado, Massachusetts and California suggest the costs are minimal. One report found it to be as low as 12 cents a month per member. Furthermore, the analysis found that prosthetic provisions resulted in savings in the public and private sector, allowing people to return to work and be productive members of society.

Currently six states have already passed legislation requiring prosthetic coverage - Colorado, Maine, New Hampshire, Massachusetts, California and Rhode Island. And 21 states are currently in the process of pushing for a mandate for prosthetic coverage.

In Connecticut, State Senator Thomas J. Herlihy of Simsbury sponsored SB162 during the 2006 session but it was referred to several committees and did not pass before the session adjourned. Senator Herlihy will reintroduce the bill in the 2007 session.

The financial and social benefits provide a strong case for coverage. As a member of the Amputee Coalition of America and a below-the-knee amputee, I urge citizens of Connecticut to contact their legislators to push for a prosthetic coverage bill in the 2007 session.

MILDRED PUGH, MERIDEN

Ripped off

Editor:

I hate this state of Connecticut! We are grossly overly taxed and the state just keeps on sticking it to us.

I recently had my wallet stolen. I know it was my own fault — nonetheless, I got ripped off. Let the games begin. Cancel this/cancel that — call for new everything. Having done all that, now it's time to get a replacement driver's license.

I drove to the motor vehicle department. When I was called to the counter for service, I told them the story and showed them the police report. They told me that I needed either a birth certificate or a Social Security card. (I was standing there in front of them. Who else would be on my license?) I even showed her the ID I was wearing (which had my photo and name on it). Not good enough! They told me they

would issue a temporary one until I came back with either ID cards.

I was aggravated because I had to go back again. Here's the part that put me over the edge: the replacement license cost me \$30! Not only was my money taken, now there was an extra \$30 tacked on (plus gas expense for having to return a second time). The lady looked at my SS card (which does not have a picture on it), then looked at my license; she then finally believed in my true identity.

If you want to take someone's wallet, and you really only want the quick cash, take the cash only and then drop that wallet into a mailbox. No questions asked. It would save so much time and expense for the person whom it was stolen from, and a lot less aggravation, too. Thank you for letting me vent my frustrations in this letter. I still hate this state!

CINDI GAGLIARDI, SOUTHTON

Area cleaned

Editor:

An area of Wallingford I recently wrote and complained about (R-J, 12/15/06) has, all of a sudden, become a lot cleaner. Regardless if the deed was inspired by my letter, or not, it is now much more aesthetically pleasing to the eye. Every bit helps when it comes to litter. Let's keep it up, Wallingford!

RICHARD BUCKMAN, WALLINGFORD

Write us

Record-Journal readers are invited to send letters on topics of general interest (no more than once in a calendar month).

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We require that you include your address and a daytime telephone number where you may be reached for verification purposes (unless you tell us otherwise, both kept confidential). Be sure to edit your comments to 300 words maximum so that we do not need to do so. Do not mention businesses by name, please. We reserve the right to edit all letters submitted to the Record-Journal.