

Testimony Senate Bill No. 204

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Good afternoon Senator White, Senator Stack and members of the Committee. My name is Sam Weber and I am the President of the Chambers of Commerce Service Corporation (CCSC). CCSC is a for-profit Pennsylvania corporation formed in 1992 that is owned by twenty three Western Pennsylvania Chambers of Commerce. Today, CCSC has ninety two local Chamber of Commerce partners in Western, Central and Northeastern Pennsylvania. Over 10,000 of those Chambers' business members, many of whom have fewer than ten employees, purchase a variety of CCSC benefit products and services. They include Highmark health, dental and vision plans, electricity procurement and aggregation services, HR services, educational programming and administrative services. The common theme of all the products and services purchased is that they are exclusive benefits to Chamber members and are quality products with geographic reach across our Chamber partners' service territories.

I am here today to represent the interests of our Chamber clients, many of whom offer Davis Vision coverage to their employees.

It is important that you understand the impact Senate Bill 204 would have on employers that offer vision coverage and on the employees that take advantage of that coverage.

We work everyday with small employers that are trying to find affordable, high-quality health care benefits for their workers and it is becoming more and more challenging to find affordable options.

With the economy in a downturn and health care costs rising, something has to give and oftentimes small employers drop benefits, including vision and dental coverage, even though they want to provide quality coverage to their employees.

For this reason, I am very concerned about the impact this legislation will have on employers that offer vision coverage and on employees that rely on those benefits.

The legislation essentially eliminates the ability of vision plans to implement measures to control the cost of vision benefits for employers and consumers.

Low-cost vision plans that use cost savings measures, like Davis Vision, compel other vision plans to implement cost savings measures to be competitive. This is a good thing for employers and consumers, and that is what is most important to me.

If these measures are prohibited, vision plans won't be able to drive down costs for employers that provide the coverage and ultimately for the consumer of those services.

I realize that the purpose of this legislation is to address the concerns of eye care providers. Given all of the challenges that employers, especially small employers, have today with rising health care costs and a weakened economy, the focus of our efforts must be on controlling costs to consumers and the business community.

For these reasons, I respectfully ask that you oppose this legislation.