



First off, I would like to thank everyone for being here since this is an important issue to discuss and involve businesses in the process. Let me give a brief introduction of myself. My name is Cathy Huff and I am the Director of Business Development representing Briljent. Briljent has its headquarters in Ft. Wayne, Indiana with a large office located in Indianapolis as well. We have around 200 employees who are competitively paid professionals. I am also married to an owner of another small Indiana based company.

Recent economic studies have shown that sustainable growth to an economy comes primarily from entrepreneurial efforts and local based businesses. Although bringing in a large corporation into a state can bring a quick win with creation of jobs that large corporation has to be able to make the best business decisions for its own well-being and many times that can mean leaving the state as quickly as it came in. Large corporations need to be able to make these sorts of decisions for their own corporate health and we have partnered with many of these large corporations and have good relationships with them. However, it's the local businesses that build sustainable growth to a community. Briljent has grown over 700% in revenue and more than tripled its labor base in the last 3 years. My husband's company has grown 1000% in revenue and quadrupled in size in the last 5 years. Both of these businesses are not going to leave Indiana and they create jobs for our Hoosiers.

In the last year, Briljent has been able to see great growth due to our ability to put together a unique benefits plan competitive to larger companies. We all know about the concept of "brain drain" in this state and we all want to see Hoosiers become better educated and keep our college graduates by being able to offer a competitive job market upon graduation. Part of a competitive job offer is a competitive benefits plan. Briljent has been able to employ highly educated and highly professional folks because of our competitive offers.

As a small business, Briljent saw a 30% increase in insurance rates after shopping around this year. Under the Affordable Healthcare Act, we would likely see an additional increase of our insurance rates resulting in a total of a 37%-45% increase for similar small businesses. We are currently spending \$1.2 million a year on our health benefits plan and this does not include the amount our employees pay. A 45% increase would put us closer to paying \$1.74 million per year and once more, this does not include our employees' contributions. On a personal note, my husband's business is small enough that they may find it cheaper to pay the penalties versus continuing to offer healthcare benefits. In either instance, there will be a strain on the business to remain competitive for its employees.

Once more, we feel strongly that small businesses should be represented in the discussions involving how the state will work through issues with the Affordable Healthcare Act and how to proceed with implementation. Thank you for the opportunity to comment.