



Testimony in Support of Senate Bill 842: An Act Concerning Health Insurance and Health Care in Connecticut

Universal Health Care Foundation of Connecticut

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Too many residents in Connecticut lack health coverage they can count on. They have a lot of questions. Will I be taken care of when I get sick at a price I can afford? Will health insurance give me peace of mind or will high deductibles leave me bankrupt if I get sick? Will my loved ones and I be able to get care when and where we need it? These are common questions for too many people. Health is a basic human need and health care is something we all need at one point or another.

What if you could deliver better health care options to your constituents? Isn't that why you ran for office – to help the people who sent you here?

Senate Bill 842 offers you a chance to take one giant step forward to meet the essential need for quality, affordable health care.

When looking at this bill, ask yourself: Will the people who need help the most benefit?

Reliable and affordable coverage *must* be part of Connecticut's economic recovery. Without it, businesses can't re-bounce and individuals and families will continue to struggle.

This bill is built on the promise that our state can use its leverage to help more people find a path to health security and equity. It is a public options bill that offers employers and families new choices to use their hard-earned dollars for health coverage.

- Small employers, labor unions and nonprofits of any size: These employers could choose to buy into the new public option plan and get quality coverage for their employees. This bill offers more predictable costs from year-to-year, rather than unpredictable annual rate increases and eroding coverage. These employers could benefit from the bargaining power of a large pool just like big business does.
- People who buy their own health insurance on Access Health CT: If they struggle to pay premiums and deductibles or if they have lost coverage because they were laid off during the pandemic, new subsidies would be available to help them afford coverage.

- Parents who earn too much to qualify for HUSKY A: Many now go without coverage because they can't afford even modest premiums. This bill would extend HUSKY to qualified hardworking parents.
- Immigrants who currently have no access to coverage: This bill offers them a pathway to purchase affordable private insurance – a choice they are restricted from now.

You may ask yourselves if voters want action. The answer is an emphatic YES. A recent statewide poll showed strong bipartisan support with 71% of voters supporting a public option.

The need for bold action on this legislation is crystal clear. 2020 laid in plain sight the gaping fractures in the way we deliver coverage to people. Employment, family status, income, race and zip code determine who is in – and who is out. COVID-19 and racial injustice are both pandemics that plague all of us.

Now is the time for you to help us all do better. Please pass Senate Bill 842.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.