



Testimony in Support of House Bill 6447: An Act Creating the Covered Connecticut Program to Expand Access to Affordable Health Care

**Universal Health Care Foundation of Connecticut
March 8, 2021**

Thank you for the opportunity to submit testimony on HB 6447, *An Act Creating the Covered Connecticut Program to Expand Access to Affordable Health Care*.

We support the provisions in this bill that seek to expand access to affordable coverage, particularly those that enhance subsidies for insurance sold through Access Health CT and propose to extend Medicaid eligibility to more individuals and families.

However, we feel this bill does not go far enough to address the coverage gaps that existed prior to the COVID-19 pandemic and have now widened. A recent publication from Families USA points to how catastrophic those gaps have been in Connecticut, estimating that 29% of COVID cases and 22% of deaths, through August 31, 2020, can be linked to lack of coverage.¹

In addition, the bill is silent on bringing much-needed help to small businesses and nonprofits that struggle to afford coverage for their employees and does not address offering coverage options to residents regardless of immigration status.

We prefer SB 842, *An Act Concerning Health Insurance and Health Care in Connecticut*, because it takes a more comprehensive approach to providing dependable, affordable coverage to many more people in our state.

- SB 842 sets a specific goal of covering HUSKY parents and caregivers up to 201% FPL, recommitting our state to providing health care to hardworking, low-income families.
- Both bills support additional subsidies for individuals buying insurance through Access Health CT. But with the imminent passage of the American Rescue Plan, there is no need to focus on those between 400 and 600% FPL. Instead, the focus can be on improving affordability to those with lower incomes. These are the residents of Connecticut who, despite premium subsidies, are still unable to afford insurance or, even if covered, forgo care due to high out-of-pocket costs.
- SB 842 creates new quality options for small businesses, nonprofits and labor unions, allowing them to escape the cycle of unpredictable rate increases and eroding benefits.
- SB 842, along with SB 956, *An Act Providing Medical Assistance to Certain Individuals Regardless of Immigration Status*, focuses on offering HUSKY and

subsidized private insurance options to the people most left out from coverage in Connecticut.

We urge you to move forward to pass SB 842 as it offers a more impactful approach to closing the health care gaps in our state, gaps that have been exposed so starkly by COVID-19. This is a time for bold solutions. The people of our state are counting on you.

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.

¹ [The Catastrophic Cost of Uninsurance: COVID-19 Cases and Deaths Closely Tied to America's Health Coverage Gaps](#), Families USA, March 2021