

CWEALF



Advancing
Women's Rights

CONNECTICUT
WOMEN'S
EDUCATION
AND
LEGAL FUND

135 Broad Street
Hartford, CT 06105
(860) 247-6090
(860) 524-0804 Fax

Information and Referral

Greater Hartford
(860) 524-0601
Toll Free
(800) 479-2949

www.cwealf.org
email: cwealf@cwealf.org

Public Health Committee

Senate Bill No. 462 An Act Concerning a Fair Share Health Care Surcharge

Submitted by Alice Pritchard

March 9, 2006

My name is Alice Pritchard and I am the Executive Director at the Connecticut Women's Education and Legal Fund (CWEALF). CWEALF is a statewide nonprofit organization dedicated to empowering women, girls and their families to achieve equal opportunities in their personal and professional lives.

I am submitting this testimony in support of *Senate Bill No. 462 An Act Concerning a Fair Share Health Care Surcharge*. This bill recognizes the important role that the state and businesses play in ensuring that Connecticut residents have available quality health care. This bill represents a means for reducing the number of uninsured people while distributing the costs of health coverage more equitably.

Nationally more than 7 out of 10 people without insurance have at least one full-time worker at home, largely because health care costs are increasing faster than wages, and have been since 1999. If this trend continues, as expected, more and more working families will be unable to afford coverage. Workers' health insurance premiums increased an average of 12.7 percent from 2001 to 2002. This is the largest increase in premiums since 1990 and the sixth consecutive year of accelerating premium increases. To offset premium increases, employers raised employees' co-pays and reduced benefits. This meant that in actuality, workers experienced a 15% increase in their health care costs in 2002. Between 2001 and 2010 workers can expect their wages to increase 38 percent; health insurance costs are expected to increase by 123 percent during that same time¹.

Already women earn less than men and many of the positions they hold do not offer health insurance. For this reason, unmarried women are two to three times more likely to be uninsured or to rely on public programs such as Medicaid. Currently in Connecticut, over 360,000 residents do not have health insurance. Additionally, the U.S. loses an estimated minimum of \$65 billion annually in lost productivity from the diminished health of uninsured Americans.²

Lack of health insurance leads to increased risk of health problems because the uninsured are ten times less likely to get care for an injury or illness, are more likely to forgo necessary prescriptions³, and are seven times less likely to get care for a medical emergency than those with insurance.⁴ For example, among women over the age of 40, 71% with insurance received a mammogram in the past year. That number drops to 46% among uninsured women. In 1999 there were approximately 51,665 avoidable hospitalizations in Connecticut costing \$562 million.⁵

S.B. 462 is an attempt to address these alarming statistics. Comprehensive coverage is an important step in ensuring that women regularly visit the doctor instead of waiting for emergency medical attention. The formula used to arrive at the fair share amount represents a cost which would provide workers with adequate health care. Other states, such as Maryland have already passed fair share legislation and Washington, New Hampshire and West Virginia are considering similar bills. Following these states, Connecticut now has the opportunity to provide adequate health care access to all of its citizens and reap significant long-term public health benefits as a result.

This bill provides that a low-income worker whose employer opts out of their health care responsibility does not bear the burden of this negligence. While a system of universal health care is ultimately the best way to meet the needs of all Connecticut citizens and businesses until then we should ensure a system that is fair and equitable for all involved. For these reasons I urge you to support *S. B. 462 An Act Establishing a Single Payer Health Care System*.

¹ <http://www.americansforhealthcare.org/facts/groups/workingfamilies.cfm>

³ SNAPSHOT, at 23.

⁴ SNAPSHOT: Connecticut's Health Insurance Coverage, Results of the Office of Health Care Access 2004 Household Survey (January 2005), 23.

⁵ Connecticut Health Policy Project: Policymaker Issue Briefs, No. 12 (August 26, 2004).

⁶ Id.