



N A S W

National Association of Social Workers / Connecticut Chapter

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Testimony on Bill 462: An Act Concerning A Fair Share Health Care Surcharge
Committee on Labor and Public Employees
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Submitted By: Stephen Karp, Executive Director

On behalf of the nearly 3600 professional social workers represented by the National Association of Social Workers, Connecticut Chapter, we urge the Committee's support of Raised Bill 462.

NASW/CT is a small employer that offers comprehensive health insurance, including dental coverage, to our eligible employees, which consists of both part and full time workers. The total annual health insurance costs for all four eligible employees for 2006 is \$28,459. Out of this amount the chapter's share is \$24,554. That is nearly 6% of our entire annual budget and that's just the cost for the employees. So if NASW/CT, a small business operating on an annual budget of \$418,000 can offer eligible employees comprehensive health insurance, clearly a retailer with 5000 employees or more can do the same.

Employer sponsored health care is the most common way that workers in the United States obtain health insurance. Yet the retail sector, that comes into Connecticut to take advantage of the wealth within the state, is leading the way in a drive to the bottom, with 9% and 16% fewer covered employees than the financial and manufacturing sectors respectively. A downward drive that is shifting responsibility from the employer to the public sector, and adding costs to an already strained publicly funded health care system.

Last year, taxpayers paid \$5.4 million for Walmart workers and their families on HUSKY. That is \$5.4 million that could have been available for other needs in a state where Adult Day Centers for frail persons are closing because the state cannot pay an adequate daily rate, where acutely mentally ill patients wait for days in hospital emergency rooms for lack of sufficient inpatient and community based services, and where the children residing in the state's Capitol are amongst the poorest in the nation. Mega retailers such as Walmart must not be allowed to take advantage of Connecticut's taxpayers by dodging their corporate responsibility to pay a fair share of employee's health care costs. Profiting from the state's residents while shifting the costs of employee health care is unacceptable.

Ultimately we need a system of universal health care that assures every resident the right to health care. But for now, and for as long as we have a health insurance system that is dominated by employer sponsored coverage, employers such as Walmart must pay a fair share. Bill 462 moves us in the right direction by decreasing the number of workers who are uninsured. That is an accomplishment worthy of this Legislature's support.