

Senator Prague, Representative Ryan, and Members of the Committee,

My name is Denise Bayly, I live in Torrington, and I am here to speak in support of Senate Bill Number 462, an Act Concerning Fair Share Healthcare.

I have been a member of the United Food and Commercial Workers Union Local 371 for twenty-eight years. In that time I have worked as a cashier for Finast, Edwards, and Stop and Shop.

As a result of my union contract, I have had wonderful health insurance for all 28 years, and I have never had to pay a dime in weekly premiums for that health care. I could go to the doctor, the hospital, the pharmacy, or the dentist, and only worry about my health, not the cost of the visit. In the last round of negotiations, however, it was negotiated that all of my newer part-time coworkers would have to wait a full two years before they could receive health insurance.

The obvious negative result of this change is that newer workers are now forced to make a choice. They can either go without health insurance and just hope that they never get sick, or they can attempt to enroll in state health insurance. It is very disheartening to see my coworkers work all week and still have to rely on the state to take care of themselves and their families. Wal-Mart is the largest company to encourage workers to seek out public assistance, but I know that Stop and Shop, through the concessions they forced us to make in our last contract, also are encouraging the same behavior.

The less obvious negative result of this change to our contract is that these young, relatively healthy part time workers are not becoming part of the same insurance plan as me for over two years. This means that the money the company contributes on their behalf is also not going into the plan for two years. After the last contract, the union's health insurance obviously stopped receiving contributions for many new workers, and suddenly, the only people belonging to the health insurance plan were older, more long-term workers who were presumably using the health insurance more frequently. While this is understandably the reason why we have health insurance, our health insurance fund is small, with only union members of Local 371 participating. If there is a drop in the contribution amounts, naturally, there has to be a reduction in benefits.

As a result of the reduced number of members participating in the health insurance plan, there have been many changes to my health insurance, including increased deductibles and higher prescription drug costs.

Naturally, many of my coworkers who may be single parents or on a fixed income may need to make new decisions about their healthcare or the medicine they take, because they no longer can pay for their portion of the cost. While our catastrophic health insurance is second to none, many of my coworkers now delay going for a check up because they can't afford the charges before they reach the new deductible. This potentially means that they will not seek healthcare until they are sick enough to go to the emergency room, which will cost the insurance fund even more money.

For twenty-eight years I have spent being a member of Local 371 and working in retail food, I have always known that because of my union contract, I would have affordable health insurance, a great pension, and a living wage. Now, because of the pressure my employer is feeling from Wal-Mart, I know that nothing is guaranteed anymore. My job used to be one I could count on to pay my bills and support my family. I fear that for many of the younger workers at my store, this is no longer the case. With less and less manufacturing jobs in the state, retail is becoming one of the last jobs available to many residents of Connecticut.

I realize you are working during this session to create new jobs in the state. However, I believe that as legislators, it is your responsibility to ensure that the jobs that remain in Connecticut are good ones. This bill is one way to ensure that, because it sends a message to large employers like Wal-Mart, that they cannot continue to lower the standards for workers.

Thank you for your time.