

Good morning, Senator Handley, Representative Sayers and distinguished members of the Public Health Committee.

My name is Joan Kemble. I am a member of the Interfaith Coalition for Equity and Justice Health Care Taskforce.

I am here to speak in favor of HB 6693, the Creation of a State Health Care Plan.

In this rich state there are racial and economic inequities in the health care system. Connecticut is #1 in health care funding for the elderly, but ranks near the bottom for children and younger adults who are not disabled. African-Americans and Hispanic residents are found to be disproportionately in the uninsured group.

Surprisingly, two-thirds of the uninsured are workers, who may have one or more part-time jobs; even some who are fully employed cannot afford their portion of the employers' health care package. Many of the self-employed find it impossible to pay for the very high rates they are charged. Workers who are between jobs find they are uninsured when they cannot afford the COBRA fees.

Skyrocketing health insurance costs are a huge burden for employers, especially small business owners who may find themselves walking a thin line between success and failure due to these rapidly increasing rates.

The unfairness extends to those with pre-existing conditions. I was shocked to learn that asthma is considered one of these conditions. Our granddaughter has a mild case of asthma. When she finishes college will she be one of the uninsured?

The large number of uninsured people contributes to the high cost of health care for us all. These folks tend to put off doctor (and dentist) visits until the symptoms have advanced to a more serious level, then they visit the Hospital Emergency Room, the most expensive cost for treatment. I know this, because my uninsured son has used the Emergency Room for primary care treatment. Hospitals bills rise.

Hospital costs would be cut under a single payer health care system. Our daughter, a physician, told us that in a Canadian hospital the accounting area is a small room in the basement. American hospitals devote whole floors to the billing department.

Eight years ago our son, a trucker, was scheduled for stomach surgery. His job was terminated 3 days prior. The insurer would not pay the \$35,000 bill. He still gets calls from a finance company for payment of this bill. Now he is insured under SSD and will never be able to pay that bill. His credit rating is bad. Half of all bankruptcies are the result of high medical bills.

I believe that health care coverage is a right, not a privilege as it is in our present system. That there is a collective social responsibility seems an old-fashioned idea in these days where government has out-sourced many of its functions to private interests. Health care should not be a for-profit business, but, rather, one of the basic services provided by our government. Since the national government has chosen not to do the job, our state should step in to lead the way for others. I urge you to support HB 6693.