

Public Hearing Testimony on Health Care Bill SB 1

Senator Handley, Rep. Sayers and the remainder of the esteemed members of the Public Health committee, I submit this testimony on behalf of the largest group of uninsured people in Connecticut, young adults. Young adults, especially those ranging from ages 21-24, make up a large block of the uninsured population in Connecticut and also have the hardest time affording coverage. In particular, those aged 20-25 are often stuck in the unfortunate situation of still being enrolled in some type of educational institution and being of the age where their parents' insurance drops them as dependents (typically at the age of 23). This leaves many young adults with the losing choice of either getting expensive and generally inadequate coverage from their school, or seeking equally expensive private insurance options.

When looking for insurance, many students who chose coverage under their school's policy are stunned when they realize that they are now adding an expensive health insurance premium to an ever skyrocketing tuition bill. This problem causes some students to drop out of school because they can't afford the insurance that is required.

Furthermore, uninsured young adults are a huge financial burden on the state - as thousands of young people fail to seek generally

inexpensive preventative care when they are sick and are then later hospitalized for health problems that could have been prevented by an initial visit to a health care professional.

A common cold, a bacterial illness, or a minor infection could easily be handled by a medical professional - but these small medical issues go untreated amongst thousands of young people in Connecticut who don't have coverage and can't afford the visit to a health care professional. These hard working students, young professionals, and working class citizens end up in emergency rooms, causing them and their families great emotional and financial difficulty, and, as mentioned previously, placing a costly burden on the State.

Sadly, young people are often put in the position of having to choose between furthering their education and making sure they have health coverage. This is not a fair choice to ask Connecticut's young adults to make as both health care and education are so important.

It is also difficult for young adults to be able to afford the high price of healthcare because they either cannot find work or the work they do find does not pay enough for them to be able to pay bills and still afford coverage. This applies to those that are in graduate school as well. In order to do well in school, the best

employment options many young adults can attain are part-time positions - positions that rarely offer health coverage.

It is also getting increasingly more difficult to find a full time job where a young person can get healthcare due to the rising cost of healthcare for businesses. Frequently, when a young person finds a job, they have to wait for a period of time in order to receive that coverage which increases the time that they are at risk.

Besides being the right thing to do for young adults in Connecticut, this legislation can also help Connecticut economically. If this bill is passed, college graduates not just from Connecticut colleges, but even from other states will want to live and work in Connecticut because coverage is provided immediately. A better health care system in Connecticut may provide the answer to the "brain drain", the disturbing tendency of talented young adults to leave the state. Providing accessible health insurance to young adults may be the best way to stop the brain drain, and inspire enterprise and innovation that will uplift Connecticut's sluggish economy.

It is worth noting, that the President, Vice President, and Treasurer, of the Greater Manchester Young Democrats all work full-time right here in the Legislative Office Building. They work to make public hearings like this possible, in the Environment

Committee, Education Committee, and Judiciary Committee - and yet none of them are provided by the state with adequate health insurance.

Expanding and improving healthcare coverage for all people in Connecticut is pro-business, pro-health, pro-jobs and pro-economy - and it is the right thing to do. Please draft this Bill in a way that will provide universal, quality health coverage for all people in Connecticut, and then vote it Joint Favorably out of Committee.

We helped elect several people who sit on this committee - we hope you might consider ensuring we have access to what we all believe is a fundamental right - affordable, quality health coverage.

Sincerely,

Scott Marko

Member, Greater Manchester Young Democrats