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**Testimony before the Public Health Committee on behalf of the  
National Association of Social Workers, Connecticut Chapter**

**January 31, 2007 Public Hearing on Universal Healthcare**

Senator Handley, Representative Sayers and members of the Public Health Committee, my name is Susan Hamilton Peck, I live Torrington, and work in multiple Northwest Corner towns. I have been a social worker for over 20 years, all of them in Connecticut. I am currently a member of the National Association of Social Workers, Connecticut Chapter, including co-chair of the Education, Legislation and Networking (ELAN) committee. I have a Master Degree in Social Work and am currently the Clinical Director at the Winchester Youth Service Bureau (a branch of the Northwest YMCA). Additionally I periodically teach as an Adjunct Professor at the UCONN Graduate School of Social Work. For over 14 years I have spent much of my professional time working with children with disabilities and their families. For the past four years I have worked with a wide variety of children and families in the NW corner, but primarily with those often considered 'high risk' or 'at risk,' including providing free, short term mental health treatment, teaching violence and substance abuse prevention skills, parenting education and family support.

Working with these populations, the issue of health insurance for children and their families is often a critical one. This concern is shared for those with and without diagnosed disabilities, as well as for their parents or other caregivers. **NASW CT has a membership of over 3600 that cross many human service & health care areas. The need for health insurance coverage for all is a priority across all areas of social work practice, and all areas of the state of Connecticut.**

As I thought about preparing my testimony for today, I kept thinking about the reality that having people universally insured does not equal universal health care. It sounds so simple, and yet many of our solutions, as a state, as well as a nation don't address this simple notion.

Universal Health Insurance  $\neq$  Universal Health Care

We need to **DEMONSTRATE THAT THE HEALTH OF ALL CONNECTICUT RESIDENTS IS A PRIORITY.**

We need **A HEALTH CARE SYSTEM THAT WILL PROVIDE HIGH QUALITY, AFFORDABLE, & ACCESSIBLE HEALTH CARE FOR EVERY RESIDENT OF THE STATE.**

We need you to **PASS COMPREHENSIVE REFORM THAT MEETS THE INSTITUTE OF MEDICINE PRINCIPLES, SUPPORTING HEALTH CARE THAT IS:**

**UNIVERSAL-** covers everyone.

**CONTINUOUS-** portable from job to job and between employed and unemployed status.

**AFFORDABLE-** especially to low-income individuals and families.

**SUSTAINABLE-** affordable for society.

**HIGH QUALITY**- enhances health and well-being by promoting access to effective, efficient, safe, timely, patient-centered and equitable care.

**Bare bones policies may help with catastrophic illness, but they also can lead to catastrophic illness when the 'insured' is unable to afford preventive care and / or early diagnosis and treatment.** This leaves people in a **situation similar to the uninsured** when it comes to accessing health care. I have experienced this in my professional life, and lived with this fear in my personal life.

**I think specifically of two families I worked with where neither mother had health insurance coverage.** The first mother died in her early 60s after several days of intensive care – complications of undiagnosed and untreated diabetes. She left behind her adult son with disabilities she had been caring for. The second mother also died, in her late 40s, leaving her 14 year old son to be cared for by his older brothers who were barely out of their teens themselves. Undiagnosed and untreated heart disease. I knew both women and their sons well. Both women had struggled to care for their children. Both parents had health concerns, but were forced to make choices between paying bills, putting food on the table, or going to the doctor themselves. Both learned to treat their symptoms as annoyances. **Both died of treatable illnesses that had gone untreated.** Both had extraordinary end of life care, *at least some of which was covered by the state eventually.* Both of their sons had health insurance coverage and were receiving adequate care (although access was at times a problem). Health coverage for the children didn't provide them with the care they needed and deserved. It didn't provide health care for their parents, and they paid the ultimate price. *Health insurance coverage in Connecticut needs to be **UNIVERSAL** of **HIGH QUALITY**, and **SUSTAINABLE**.*

Later, I faced a decision as I was considering taking my current job. I had quality health insurance coverage at a price I could afford for my son and I. We had good prescription coverage that made taking care of our allergies and asthma a breeze. But my son's father was self-employed at the time. He had one of those bare bones policies that would cover him if he were dying, but not much else. (He couldn't provide coverage for Josh.) If I took the two great part time job opportunities that came close to my previous salary, I wouldn't have health insurance. Instead I had to negotiate full time hours (for the same amount of money!) in order to qualify for insurance coverage for my son and I. It was the right thing for us, and a career move I don't regret, but I did pay dearly for that health coverage. This does not even address the difficulties avoiding high COBRA costs, or of getting my basic allergy medication covered (at a much higher co-pay) in order to prevent greater illnesses through complications. I do realize that my financial security is much better than some. *Health insurance coverage in Connecticut needs to be **CONTINUOUS** and **AFFORDABLE**, for all.*

**HIGH QUALITY** health care insurance needs to include:

- preventive health care
- treatment for mental health & substance abuse disorders at the same level as other medical conditions.
- prescription drug coverage with affordable co-pays
- access to appropriate, effective & efficient care when needed
- equity, not perpetuating and exacerbating the racial and economic divides already existing in our state.

Universal Health  
Insurance

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Universal  
Health Care

*We urge you to make Universal Health CARE a reality in Connecticut.*