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**Testimony of Gretchen Vivier, MSW
Before the Insurance and Real Estate Committee
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Good afternoon Senator Crisco, Representative Fontana, and Committee Members. My name is Gretchen Vivier. I am the Health Care Organizer at the Connecticut Chapter of the National Association of Social Workers (NASW).

NASW has some concerns with Proposed H(B. No. 5172 AN ACT ESTABLISHING THE CONNECTICUT HEALTHY STEPS PROGRAM.

Our main concern is with the last section that establishes, "a requirement to make certain affordable health care plans available to certain individuals and employers through the Health Reinsurance Association." We caution that affordable plans do not engender affordable health care. Often the out of pocket costs are too high for people to actually access any care. Or certain procedures are not covered at all. We have worked hard in Connecticut to make sure that good consumer protections are in place for people who buy health insurance in this state. Our residents have the audacity to believe that when they buy health insurance they will the health care they need. Let's not change that.

For some of the same reasons, we worry a little about promoting too much coverage through HSA's which require high deductibles that many cannot afford. Again, some of our residents may be paying for health insurance that does not get them any health care.

We are also concerned that too much time will be spent on this bill reinventing the wheel. The Health First Authority spent a year and a half studying the issues and has issued their preliminary report with the final due any time. The Universal Health Care Foundation commissioned national experts to work with Connecticut providers and other stakeholders to develop a smart, comprehensive plan for the people of Connecticut. The Sustinet plan if enacted will build our infrastructure first, then offer affordable quality care to everyone in our state. I believe all of you received a summary of this plan. It is also available at www.healthcare4ever1.org. Or I have copies available with me now.

I urge you to look into these reports before moving forward with this plan.