

March 2, 2009

TESTIMONY

PUBLIC HEALTH, HUMAN SERVICES, INSURANCE AND REAL ESTATE  
COMMITTEES

Re: HB-6600, AAC the Establishment of the Sustinet Plan

Karen C. Nepomuceno, intern, CT Health Policy Project

Thank you for the opportunity to speak on this important bill.

Universal Health Care is an important issue. While the Sustinet plan aims to help those who are unable to get insurance coverage, it can also be beneficial to those who are fortunate enough to be able to get insurance through their employer. As an employee of a large company I participate in my group health insurance plan. With this plan, employees are required to pay large premiums and a very high deductible before insurance begins to cover any medical visits or services. Once the deductible is met, only part of in-network services are covered. Fortunately, wellness visits are fully covered as preventive medicine. Although this plan is much cheaper than an individual plan, it still doesn't serve the population adequately. There are many people participating in this plan who although they have insurance, are reluctant to visit the doctor's office when they become sick knowing they will have to pay for that visit in full until they reach the deductible. There are women participating in this plan who are ready to start families and cannot afford to do so knowing how high the medical bills will be and how much they would have to pay towards those bills. Although the fully covered wellness visits represent some effort towards preventive medicine, the other aspects of this plan discourage people to visit the doctor when they first become ill, waiting until the illness becomes worse, treatment becomes more costly, and the waiting time for an appointment can take very long. A self-insured plan like the one offered in Sustinet would promote competition among private coverage options to offer affordable high quality benefits. By creating competition, large companies would be able to offer reasonable plans that would encourage proper health care utilization.

When I think about how much more private insurance costs than the current inefficient group plan I spoke about, I worry for the current state of health care in Connecticut. When I think about all the people who have lost their jobs and subsequently their health insurance, I worry for them. Although I know they have some options, I also know those options are costly and inadequate at best. The Sustinet plan addresses the health care access issues and worries faced by people who lose their job, finish school, start a business, or have pre-existing conditions. Through automatic enrollment, affordable high quality health care, and timely appointments, Connecticut residents would be covered under the Sustinet plan.

Thank you for the opportunity to comment on this important legislation and for your commitment to the health of all Connecticut residents.