

Hello! My name is Melissa Karvelis. I am the mother of 4 children and have had the range of insurance situations. I firmly believe that every resident of the state of CT should have quality, affordable health care. We have always been considered the insurance capital of the world. Sustinet can be a model to other states and to the federal government as a universal healthcare policy that can and will work. Sustinet provides a peace of mind for its clients that has not been available before. This policy aims to keep us healthy and get us restored to health when we are sick.

Until May of 2008, I had employee-sponsored health care through my husband's job. He lost his job at the end of May and our benefits ended at that time. While on this insurance, our share of the monthly coverage was almost \$400 per month and what it provided was minimal at best. We had a co-pay of \$25 per visit - with 4 children that meant \$100 a pop when someone got sick. We had a deductible of \$900 for the first person and then an additional \$900 for the combination of the rest of the family and an 80/20 split for any covered hospital stay. This made for tough decisions when the coverage was needed. There were many instances where I had to figure out how to purchase a necessary prescription and still buy food for breakfast the next day.

When my husband lost his job, I had no idea what I was going to do.. I always knew about the HUSKY program but never thought I would need it. Boy was I glad that it was there when I needed it. Though I have learned that navigating the system was not as easy as it should be and there were not nearly as many providers as I thought there might be to serve the clientele. With all of the recent changes, finding a doctor has been even more difficult and the member handbooks and websites don't always match which makes for more confusion and stress. Thankfully for the time I have been on HUSKY I have not needed to use it much but that doesn't make me any less thankful to have it. The changes that have been proposed scare me as they will make it even more difficult to receive care.

Finding out about Sustinet and what it will do for CT residents has given me a glimmer of hope but I depend on you, our legislators, to make the right decision. Right now there is a very skewed health care system. It is tiered and that is not fair to anyone. There is no reason in a state that consistently ranks in the top 3 wealthiest in the country that we should have residents who do not know how or where they will be able to obtain the healthcare that they will need. In my mind, access to quality, affordable health care is a right not a privilege. We should all be able to obtain the health care necessary to maintain our health. Keeping CT residents healthy is far cheaper than letting them get sick, especially when we can not or do not feel able to obtain services until we wind up in the emergency room.

I hope that you, MY legislators, will see the importance of this legislation to all the residents of this fine state. I pray that you will follow your conscience in this and remember that we are ALL entitled to quality, affordable health care. Please give us all that peace of mind.

Thank you for your time.

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