

Bill 6600: An Act Concerning the Establishment of the Sustinet Plan

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Honorable Senators and Representatives:

I very strongly support this legislation and I urge you to support it. It is crucial for you, for me, and for everyone in Connecticut.

I grew up in a family that had very poor and unreliable health insurance. My father was a small business owner with a serious medical condition. My younger sister was diagnosed with cancer at 2 years old.

Because of the financial impact of our medical bills, my parents struggled all through my childhood and adolescence to provide for us. Growing up, there were years when things were so bad that I hardly slept at night. I was constantly worrying about what would happen to my father and my family if he were to get sick. My parents bickered incessantly. Each fight stemmed from the same issue—poor health care and endless medical bills.

Worries about inadequate health care and unpaid medical bills can have a dramatic effect on the happiness and healthiness of an entire family, young and old. As a 10 year girl, I was overly aware of the harsh realities of our lives - more than any 10 year old ever should be. Children are not blind to their parents' struggles.

I grew up much too quickly.

This May I will graduate from UConn. Right now, I am extremely fortunate to have good health insurance for the first time in years through my position as a graduate assistant. Months away from graduation, I should be excited about what comes next in my life. Instead, I am just worried. Worried about losing my insurance. Worried about losing what I have.

The job market is in disarray, the economy a disaster. Yes, I am young and healthy, but I recently learned that I have a health condition that needs to be monitored. Had I not had insurance, I would never have known about this condition. If I don't have coverage after graduation, and I can't scrape together the cash for regular checkups, I could face serious health repercussions in my future.

Unfortunately, this is the very harsh reality for young adults in Connecticut. Young people are already leaving the state at an alarming rate in search of jobs – further damaging Connecticut's tax revenues.

So give me and my generation a reason to stay in Connecticut. Make us feel safe and secure enough to *take* that first job, to *buy* that first car, to start *saving* for that first condo – or even for that *new business* we have dreamed about.

SustiNet can be the reason for us to choose Connecticut. It will give us peace of mind by providing quality, affordable health care coverage if we're in between jobs or in between school and a job.

I understand your concerns. My education here has trained to think about the costs and benefits associated with policies. This is tough and Connecticut's budget is grossly exhausted.

But SustiNet is sustainable and will lead to cost savings.

Think about the concept of preventative care with respect to my situation. If I did not have health insurance right now, I would not be receiving the care I'm getting. A few years down the road, I may discover - too late - that I have cancer. At that point, the only option I would have is to receive extremely costly treatment. I would risk indebting both myself and my family beyond our ability to pay. I might end up further indebting the hospital or medical offices that help me.

My point is this: *The health care crisis is only going to worsen unless significant action is taken now.* If we continue to wait to address this problem, we are going to end up spending more money than we ever thought possible.

Modern medicine teaches us that we can get sick because we are stressed. But we are stressed because we don't know what to do when we get sick. Please, think for a moment about what *you* would do if you were to lose your next election. Would you lose health insurance? How easy and affordable would it be for you and your family to get insurance elsewhere?

Think about your children, and all of the children of Connecticut. We are talking about saving their lives.

SustiNet is the best, most complete piece of health care reform legislation this committee or the state of Connecticut will see this year. We could be at the national forefront of innovation in health care. We need to break away from the shortsightedness that put us in this mess in the first place. SustiNet is smart, it's right, and we need it now.