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**Testimony of Jennifer C. Jaff, Esq.
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In Support of Raised Bill Nos. 6308 and 6305**

February 14, 2011

Thank you for this opportunity to address the Committees regarding Raised Bill Nos. 6308 and 6305. Because we see these two Bills as inextricably intertwined, we ask your indulgence in allowing us to address both of them simultaneously.

Advocacy for Patients with Chronic Illness provides free information, advice and advocacy services to patients with chronic illnesses. It is rare that a day goes by when we don't get asked to help someone manage the costs of caring for a chronic illness. Even with insurance, copays and items not covered by insurance are crippling. But more universally, the high cost of insurance itself is the greatest burden. Our group insurance, which we obtain through MEHIP, costs \$1148 per month per person. That's \$14,000 per employee per year. This is unsustainable and has hampered our ability to grow our nonprofit business. Thus, we testify here not only on behalf of consumers, but as a consumer who would be greatly benefited by the passage of either of these Bills.

We are at a very exciting juncture in Connecticut's health care history. Congress passed landmark health insurance reform on March 23, 2010. The Patient Protection and Affordable Care Act (PPACA) takes very important steps towards ensuring expanded coverage by eliminating pre-existing condition exclusions and providing tax credits for consumers who cannot afford insurance on their own, as well as a host of consumer protections and benefits. PPACA takes some important steps towards reducing the rate of growth of the cost of health care, as well. However, it does not do enough in the area of cost and, in particular, the cost of insurance itself.

Connecticut can finish the job. And by implementing the Connecticut Healthcare Partnership – especially by implementing the Partnership's pooling mechanism¹ through the Sustinet Plan – we will. By doing so, we will become a national leader in health care cost containment while preserving quality and access. Governor Malloy already has taken a huge step forward in announcing that the HUSKY plans and Charter Oak will be converted from managed care to a self-insured model. By implementing the Partnership through Sustinet, you can take us the rest of the way. You can make history. In Vice President Biden's words, "this is a big f&%#@ deal."

Both the Partnership and Sustinet would build upon the state employee plan to offer a new alternative to non-state public employers, nonprofit employers, and small businesses.

¹ The Partnership would create one large pool with the state employees, non-state public employers, nonprofit employers and small businesses, whereas Sustinet would create three pools: the state employees, HUSKY and Charter Oak, and a third for non-state public employees, nonprofits, and small businesses.