



Advocates for people with intellectual disabilities
and related developmental disabilities

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**Testimony before the Committees on Public Health, Human Services
and Insurance and Real Estate:
H. B. #6308, "An Act Establishing the Connecticut Healthcare
Partnership"**

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**By
Lynn C. Warner, Executive Director/The Arc of Connecticut**

Secretary
Lori Baer
The Arc of Litchfield County
Torrington

Senator Stillman, Senator Musto, Senator Crisco, Representative Ritter,
Representative Tercyak, Representative Megna, and Members of Public
Health, Human Services and Insurance and Real Estate Committee:

Treasurer
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Middletown

I am Lynn Warner, Executive Director of The Arc of Connecticut, a 59 year-
old statewide advocacy organization for individuals with intellectual
disabilities and their families. We have 23 local chapters that provide
supports, services, and advocacy for individuals of all ages intellectual and
developmental disabilities throughout Connecticut.

Immediate Past President
Ken Cholewinski
SARAH Seneca
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I am here today to testify in strong support of **H. B. #6308, "An Act
Establishing the Connecticut Healthcare Partnership"** as it will give
private providers the opportunity to join the state employee health plan and
to be able to offer a level of insurance coverage that is significantly better
than what they can currently offer.

Contributions are
tax-deductible

Many of our local chapters incur health insurance rate increases in double
digit margins from year to year – 15, 17, 21% increases are not unheard of or
particularly unusual any longer. In order to keep rate increases minimal,
providers are forced to shop for the "best" rate which may or may not offer
adequate coverage. This type of disruption can be overwhelming if preferred
physicians or specialist are not in the new plans.

Additionally, as you all are very well aware, most of the nonprofit workforce
is typically not paid a high wage for the invaluable work that they do. With

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Quinebaug Valley / SARAH Inc., Gullford / SARAH Seneca Residential Services / SARAH Tuxis Residential Services / STAR, Norwalk / The Arc of
Southington / Tri County Arc, Columbia / Waterbury Arc / WeCAHR, Danbury

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many current insurance plans, there are also numerous co-pays and deductibles for which the employee must pay out-of-pocket on top of what is deducted from individual salaries. However, there are also providers whose employees cannot even afford their employer health insurance plans and they have their families enrolled in HUSKEY or their families uninsured all together. These options only force the state to pay for their healthcare at higher rates for routine care from emergency room visits. The state pays either way.

The state health insurance plan appears to significantly be able to lower those out of pocket expenses while keeping the rate increases at a level that is better able to be absorbed by the nonprofit employers.

Being able to offer state insurance plans would also help providers retain existing employees and recruit new talented people to come into the field, since employees assign such a high value to good and affordable health care. A happy, healthy and motivated workforce translates into better quality in supports and services. And when there are better services with a sustainable workforce, the people with disabilities that we support and serve win a better quality of life as well.

Thank you for the opportunity to testify before you today. On behalf of our nonprofit providers, I urge you to vote favorably on H.B. 6308.