

HB-6305, Sustinet
02/14/11
Testimony of Joanne Clark
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I am submitting written testimony to support H.B. No. 6305 (RAISED) AN ACT CONCERNING IMPLEMENTATION OF THE SUSTINET PLAN.

My name is Joanne Clark, owner of the Clip Joint, a beauty salon in Willimantic, CT. I am submitting my testimony as I heard Senator Stillman allow testimonies even after the public hearing last night.

As a self-employed small business owner, I have many concerns about the future of our health care system. One illness or injury could wipe me out financially. This is a real fear that many of us worry about. I presently have a catastrophic insurance plan that I pay for on a monthly basis, as it is the most affordable coverage that I can buy. I would prefer to have an all inclusive comprehensive coverage. This coverage has a \$5000 deductible per year before the insurance company will pay any medical expenses. And these expenses are paid by whether or not they approve the illness or injury as usual and customary, so there is never a guarantee.

I applaud the Public Health, Insurance and Real Estate, and Human Services Committees for providing the public forum to listen to the effects of our current health care delivery system on small business owners and other residents of Connecticut. I feel it is your responsibility to facilitate and implement a new health care delivery system as the current one is not working. Connecticut is losing small businesses to exorbitant health care costs. I do not know how much longer I will be able to remain in business.

Sustinet is one health care plan that can provide the relief we so desperately need to this ever growing costly profitable industry. Sustinet will allow small businesses to prosper and grow by providing a larger pool and slow the growth of health care costs. This health plan will give choices, affordable premiums, and most importantly I won't be drowning in medical debt and lose everything I worked so hard for.

This not only affects small businesses, but other residents of Connecticut. One of my customers shared her problems with the current health care delivery system. She had been dropped from her insurance company, Aetna, after a necessary medical procedure, a kidney transplant. She is now identified as having a "pre-existing" condition and is deemed "un-insurable," therefore; she had to apply for disability. This is a travesty, especially since the CEO of Aetna, Ron Williams, received a hefty compensation package of \$18.2 million in 2009.

Other ways the current health care system is affecting Connecticut residents is in the lack of transparency of increasing individual premium rates. As these rate increases of 20-47% continue to be accepted by the Connecticut Insurance Department, more and more people will not be able to afford health care and the state will be forced to pick up the bill for anyone who becomes hospitalized and cannot pay their expenses. This will only increase premiums for individuals, groups and companies who have been able to afford group insurance thus far.

The current cycle of the health care delivery system needs to change if legislators want Connecticut residents and businesses to be responsible for their own health care needs. It is not hard to decide that **change is necessary**. Please hear how the current system affects your Connecticut residents and businesses from all the testimonies submitted, written and oral. Here is an opportunity and responsibility to make health care coverage available for everyone, of every age, every health situation, and every income level. Please Co-Chair Stillman, Co-Chair Ritter, Co-Chair Crisco, Co-Chair Megna, Co-Chair Musto and Co-Chair Tercyak, it's time to change the course of Connecticut's health care delivery system and utilize Sustinet Board's recommendations and implement Sustinet now. What does Connecticut have to lose?

Thank you for reading my testimony.