



**Connecticut Working Families**  
30 Arbor St. Suite 210  
Hartford, CT 06106

February 14, 2011

**To the Co-Chairs and members of the Public Health, Insurance, and Human Services committees**

**Testimony in support of HB-6305, AN ACT CONCERNING IMPLEMENTATION OF THE SUSTINET PLAN**

*Submitted by Lindsay Farrell, Organizing Director*

Each year we see two problems with our health care system grow here in Connecticut: health insurance and care costs more, and fewer of our residents have coverage.

The rising cost of health care is just one more squeeze on working- and middle-class families. Families face stagnant salaries and wages as the cost of health insurance is increasingly a burden on employers. Insurers pinch more and more out of a family's budget through higher deductibles, higher co-pays and other methods of passing costs on to families. And many families are forced to either pay exorbitant fees for insurance or simply forego coverage because premiums are too high.

So working- and middle-class families see worse health outcomes and are less and less able to afford our current system.

Simply put, the SustiNet plan is an excellent way to both improve the quality of care for families in Connecticut, and make the system more affordable for workers and employers.

- The creation of a large pool insurer would eventually provide small employers and individual families an affordable plan with the same high-quality coverage our legislators and state employees currently enjoy. Until small businesses and families are empowered to get a fair deal from insurers, health coverage will become more and more of a burden.
- The quality of care is improved for all SustiNet insurees through the creation of a 'medical home,' and by rewarding physicians for health outcomes, rather than procedures and tests.

**Working Families** also supports **HB No. 6308, AN ACT ESTABLISHING THE CONNECTICUT HEALTHCARE PARTNERSHIP**, because of the need for an aggressive pooling bill that will effectively negotiate with insurers and reduce costs through shared risk.