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Testimony in SUPPORT of SB 425

Submitted by: Christine Limone, LCSW, NASW/CT Director of Political Advocacy

Good afternoon members of the Human Services Committee. My name is Christine Limone and I am the Director of Political Advocacy of the National Association of Social Workers, CT Chapter representing over 3,200 social workers across Connecticut. I am here today in support of SB 425 an Act Establishing a State Basic Health Program.

The Basic Health Program will provide an affordable healthcare insurance option to hard working low income wage earners who earn too much to qualify for Medicaid, but who do not have access to employer sponsored coverage.

Many social workers have clients who fall into this category. Families who are struggling and trying to get by- facing the demands and stressors of the high cost of living, who seek out the services of a social worker to help them cope. Consider a single mom with two kids who cobble together two or three part time jobs to make ends meet and earns an annual salary of \$26,000. According to the Mercer Report, if this mother were to purchase insurance for her family on the Exchange in 2014, she can have an expected out of pocket expense for healthcare coverage as high as \$281 per month.

NASW is advocating for the State Basic Health Program that mirrors Connecticut's Medicaid program that would be funded entirely by the federal government, costing the state nothing, but more importantly costing the worker nothing.

It is extremely challenging for a family of three to get by on \$26,000 a year in Connecticut. The savings of potentially as much as \$281 per month would free up much needed cash to cover other household essentials such as groceries, transportation, and money to pay the rent and relieve stressors on this family unit.

Offering a Basic Health Program funded by the federal government is not only fiscally sound policy for the state of Connecticut, it is the morally right thing to do for the low income working families of our state. This is why the National Association of Social Workers supports SB 425 and calls for the establishment of a state Basic Health Program.

Thank you,

Christine Limone, LCSW
Director of Political Advocacy, NASW/CT