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**From:** Heather Bingham <h.bingham@yahoo.com>  
**Sent:** Friday, February 22, 2013 11:27 AM  
**To:** AppropriationTestimony  
**Subject:** Testimony

I am a senior in Eastern Connecticut State University's social work program. I am a divorced mother of three and am concerned about the direct impact these proposed changes to the Husky program will have on me and Connecticut's working families. Once I graduate and obtain employment I will be struggling to pay the bills with the cost of rent, gas, food, insurance, heating, electricity, student loans and other expenses healthcare will simply become unaffordable. The idea that these families will be able to obtain healthcare through the health exchange is flawed. While the health insurance will be made available it will not be affordable. I ask you to consider a family with one working adult and three children making \$38,000 annually, which would place them at 161% of the federal poverty level. They would pay \$143 per month for health insurance premiums, \$500 deductible, \$100 for emergency room visits, \$250 for outpatient surgery, and many other fees where they are paying nothing now. The family will gross \$3166 per month, minus rent, gas, food, car/homeowners insurance, heating, electricity, and other expenses. When you do the math and subtract all the household bills there is nothing left for healthcare placing families in a very precarious position with the question of whether to pay for oil, food, electricity, coats for the kids, or to provide health insurance. This is not a choice I would want to force on Connecticut's families. The result of these proposed changes will be an increase in the uninsured and increased debt for the working class. I encourage you to oppose these changes and support our families.

Thank you,

Heather L Bingham