

FTR



To: Members of the Insurance and Real Estate Committee

Re: **RB 5485, An Act Concerning the Connecticut Health Insurance Exchange
and the Basic Health Program**

The Affordable Care Act holds a great deal of promise in support of the goal of providing nearly universal health care coverage. However, it also presents many challenges, and the manner in which it is implemented will be a major determinant of its success. The Work Group on the Basic Health Program, chaired by Jeannette DeJesus, devoted six months to exploring the option of a Basic Health Program (BHP) and developed a list of recommendations. The group has postponed further activity as it awaits more specific federal guidance. However the importance of the BHP should not be understated. The changes that the Affordable Care Act promotes have the potential to create a vulnerable population among those with incomes between 133% and 200% of the federal poverty level. There is legitimate concern that they may not be able to afford health care coverage through the Exchange even with the anticipated subsidies. The unintended consequence of creating this group of uninsured individuals would be antithetical to the basis goals of the Affordable Care Act, and would have negative health and financial consequences. Eliminating the BHP as a potential pillar of the structure of the ACA in Connecticut at this early stage seems very premature at best.

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