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## **Testimony of Advocacy for Patients with Chronic Illness In Support of Raised Bill No. 6553**

March 12, 2013

Good afternoon. We appreciate this opportunity to submit written testimony to the Labor Committee on Raised Bill No. 6553.

Advocacy for Patients with Chronic Illness is a 501(c)(3) tax exempt nonprofit that provides free information, advice and advocacy to patients with chronic illnesses in Connecticut and nationwide. To this end, we receive hundreds of inquiries for resources pertaining to medical leave either for oneself or for the care of a chronically ill family member. Based on the lack of paid leave options for Connecticut workers, we support Raised Bill No. 6553, which would establish a task force to investigate the possible of Family Medical Leave Insurance.

As you know, the Family and Medical Leave Act (FMLA) addresses part of the issues workers face when taking time off for a medical condition or to care for a family member. Unfortunately, FMLA does not provide for paid time off and many Connecticut workers are not fortunate enough to have paid leave from their employers. Health care costs keep rising and it is increasingly difficult for chronically ill workers to take unpaid leaves of absence. Many opt to suffer through flare-ups or relapses of their condition and remain at work. This not only hinders their performance on the job, but also exacerbates the symptoms of their illness, worsening their prognosis. The inability to take unpaid leaves of absence also results in many people applying for disability, unemployment, or welfare benefits.

Additionally, private short-term and long-term disability policies are not viable options for chronically ill Connecticut workers. Private disability insurance providers are permitted to deny the issuance of policies to persons with pre-existing conditions (chronic illness). Typically a person with a chronic illness can only obtain such a policy through an employer-based group plan, but these are rare benefits. Although the Affordable Care Act addresses pre-existing conditions for health insurance policies, it does not address private short-term and long-term disability policies.

We fully support the establishment of a task force that will investigate the viability of a Family Medical Leave Insurance option for Connecticut workers, as Raised Bill 6553 proposes. We also look forward to working closely with that task force to improve the working lives of chronically ill Connecticut residents. Thank you.

Advocacy for Patients with Chronic Illness, Inc.<sup>1</sup>  
*Submitted by Brittany C. Allen, Esq.*

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<sup>1</sup>Advocacy for Patients is a 501(c)(3) tax-exempt organization and does not charge patients for its services. Advocacy for Patients is funded by, among other sources, foundations and companies that engage in health care-related advocacy, manufacturing, service delivery and financing. A list of grantors will be furnished upon request.