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UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT  
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### Testimony Regarding

- Senate Bill 28: An Act Concerning Reimbursements Under Certain High Deductible Health Plans
- Senate Bill 30: An Act Prohibiting Copayment Accumulator Programs
- Senate Bill 31: An Act Concerning Surprise Medical Bills for Laboratory Services
- Senate Bill 34: An Act Concerning Short-Term Health Insurance
- Senate Bill 36: An Act Prohibiting Health Carriers Requiring the Use of Step Therapy for Certain Prescription Drugs
- Senate Bill 40: An Act Requiring Site-Neutral Payments for Health Care Services
- Senate Bill 42: An Act Concerning Cost Sharing Under Health Insurance Policies

Universal Health Care Foundation of Connecticut

February 7, 2019

Universal Health Care Foundation of Connecticut thanks the Insurance and Real Estate Committee for the opportunity to submit testimony regarding the bills listed above.

Connecticut residents need relief from high health care costs. When Altarum Healthcare Value Hub conducted their Consumer Health Experience State Survey in early 2018, they found:

- Fifty percent (50%) of Connecticut residents experienced a problem with health care affordability in the past year and support government action across party lines.<sup>i</sup>
- These affordability challenges led to forty-three percent (43%) of Connecticut adults delaying or not getting care due to cost.<sup>ii</sup>
- For those residents that take prescription drugs regularly, eighty-eight percent (88%) are worried they won't be able to afford their medications<sup>iii</sup>.

We support policies that push back on rising health care costs for Connecticut residents. With 40% of households in the state falling below the income threshold to make ends meet<sup>iv</sup>, affordability struggles need to be addressed.

While wide in variety, the bills listed above all raise concepts that focus on mitigating the health care cost burden consumers shoulder in this state, especially out-of-pocket costs. People have little recourse against the behemoths of the health care and health insurance industries. We recommend that strong protections for consumers' pocketbooks be enacted to ensure state residents covered by private health insurance can access the care they need, at a price they can afford.

*Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.*

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<sup>i</sup> Connecticut Residents Struggle to Afford High Healthcare costs; Support a Range of Government Solutions Across Party Lines: Data Brief No. 2, October 2018, Altarum Healthcare Value Hub Consumer Healthcare Experience State Survey, <http://33mos02k3jgi1zuad217yk0o-wpengine.netdna-ssl.com/wp-content/uploads/2018/10/Hub-Altarum-Data-Brief-No.-2-Connecticut-Healthcare-Affordability-Struggles.pdf>

<sup>ii</sup> *Ibid.*

<sup>iii</sup> Connecticut Residents Worried About High Drug Costs – Express Bi partisan Support for a Range of Government Solutions: Data Brief No. 1, April 2018, Altarum Healthcare Value Hub Consumer Health Experience State Survey, <http://33mos02k3jgi1zuad217yk0o-wpengine.netdna-ssl.com/wp-content/uploads/2018/10/Hub-Altarum-Data-Brief-No.-1-Prescription-Drug-Prices-in-Connecticut.pdf>

<sup>iv</sup> 2018 ALICE (Asset Limited, Income Constrained, Employed) Report Executive Summary, October 2018, Connecticut United Ways, <http://alice.ctunitedway.org/wp-content/uploads/2018/08/2018-ALICE-Executive-Summary-10-28-18.pdf>