

Insurance and Real Estate Committee

HOUSE FAVORABLE REPORT

Bill No.: HB-5251

AN ACT ESTABLISHING A TASK FORCE TO STUDY HEALTH INSURANCE

Title: COVERAGE FOR UNDOCUMENTED IMMIGRANTS IN THIS STATE.

Vote Date: 3/10/2020

Vote Action: Joint Favorable

PH Date: 2/25/2020

File No.:

***Disclaimer:** The following HOUSE FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

To establish a task force to study health insurance coverage for undocumented immigrants in this state. This bill is needed because there are many undocumented immigrants in Connecticut who are without healthcare insurance.

RESPONSE FROM ADMINISTRATION/AGENCY:

None Expressed

NATURE AND SOURCES OF SUPPORT:

Representative Susan Johnson 49th District supports this bill because she believes accessible medical care reduces public health risks for a healthier society. She makes the point that most undocumented immigrants in this state do not receive health treatment until their medical condition has advanced due to lack of coverage. Their lack of coverage means they don't receive preventative care which then results in the progression of an otherwise simple medical issue. Their medical issue then is taken care of if only they go to an emergency room which may cost hundreds of dollars. If they cannot afford their emergency room visit then that cost is passed onto others. She feels that health insurance May protect individuals from expensive medical costs and provide preventative care.

Mackenzie Baysinger supports this bill because she believes this study will give proof that healthcare for people who are undocumented is morally as well as fiscally the right thing to do. She cited a study by the U.S. Preventative Services Task Force that identifies cost saving

measures such as counseling adults to quit smoking, screening for cancer, and providing influenza vaccination. These measures reduce mortality either at low cost or at a cost savings level.

Wildaliz Bermúdez supports this bill because she believes healthcare should be accessible to all, and it does not make sense for us to treat something as indispensable as medicine and medical treatment as a tool for profit rather than for care. She believes this bill will be a step in the right direction towards a more equitable and healthy state.

Michael Blicher supports this bill because he believes healthcare is a fundamental human right that should not be denied to anybody on the basis of their background. He feels that citizenship status should not be a determinant of health and wellness - but by limiting undocumented individuals' access to healthcare, the state of Connecticut is perpetuating health disparities and systemic inequities within communities of color.

Camila Bortolletto supports this bill because she is an undocumented immigrant herself who is now protected under DACA, and she knows that the healthcare options for undocumented families are severely limited and they cannot seek the proper health care they need due to the combined factors of their status and inability to pay.

Lydia Broderick supports this bill because she believes expanding HUSKY coverage to undocumented immigrants is necessary but this expansion must be done thoughtfully and with immigrants' lived experiences in mind. She suggests the task force also include representation from advocacy groups such as Connecticut Immigrants' Rights Alliance, Connecticut Students for a Dream, the Universal Health Care Foundation, and Healthy Equity Solutions.

Chelsea Connery supports this bill because the lack of health care her boyfriend (now husband) had delayed their decision to get married. She also supports this bill because as an educator in a district with a large immigrant population she had students whose meaningful learning was hindered by their inability to access care and/or insurance. She feels it is imperative that this task force include representatives from an immigrant rights advocacy organization as well as a health care advocacy organization.

Yenimar Cortes supports this bill as an undocumented immigrant herself who has been directly affected by the lack of preventative health care. She states she has been without healthcare her whole life. Her lack of healthcare has resulted in her diagnosis of chronic gastritis, which could have been prevented had she went to the doctor regularly. She raises the point that undocumented people pay 145 million dollars into state and local taxes every year but are barred from accessing health care.

Amelia D.; Alana E.; David Foster; Abigail Leighton; Mark Matera; Vanessa N.; BriAnna Nixie; Evan Roberts; Rosie Rothschild; Laura Rosa; Emmett Shell; Kenneth Speyer; and Emma Walker all support this bill for similar reasons. They support this bill because they believe healthcare is a human right, providing healthcare for Connecticut's undocumented immigrant population is the morally right thing to do, and access to healthcare should not only be for the wealthy and privileged. They feel access to healthcare should not be based on citizenship status, access to healthcare improves the state's public and economic health, and the creation of this task force is a critical step in the direction of saving lives. It is also

important to note that many in this group feel the task force should include representation of the affected population such as individuals from immigrant rights advocacy groups as well as healthcare advocacy groups.

Diego Haro supports this bill as the son of a mother who just recently gained her citizenship. He also supports this bill to ensure that families like his are supported on their path to citizenship and people are given the healthcare they deserve upon entering this country.

Steve Eppler-Epstein supports this bill as he has met and talked to many immigrants over the course of his career at Connecticut Legal Services and know that many of them have fled terrible situations in their country of origin and are hard-working family-focused people. He states they are the kind of people who have always built the American economy and our multicultural communities. But under current policies, many of them cannot access health care. He also states there is a toll on our economy, because people who want to work cannot do so when they are sick and cannot get treatment.

Molly Falleck supports this bill as a student athlete who suffered an injury that would've jeopardized her athletic scholarship if she didn't have access to insurance to cover her surgery and rehab. She states that healthcare and insurance are pivotal to basic living standards. She also feels that Healthcare is a human right.

Rosana Ferraro and the Universal Healthcare Foundation support this bill because they believe healthcare is a human right and that health insurance coverage is crucial for our immigrant communities to be healthy. They cite statistics from the Migration Policy Institute such as 30.1% of foreign-born non-citizens are uninsured and 52% are uninsured in undocumented communities. They feel that though Connecticut has a relatively low uninsured rate at 5.3% we will never truly achieve 100% universal cover state in this state without addressing the needs of our immigrant communities. They provided three recommendations for the task force this bill would create in addressing issues immigrants face in receiving health insurance. The first recommendation is to expand the scope of the task force's study to include all immigrants who are ineligible for health insurance due to their immigration status. The second recommendation is to broaden the scope of the task force to include exploring options and creative solutions for covering undocumented immigrants and other immigrants currently ineligible for private and public programs in this state, both through private and public insurance programs, such as HUSKY A, B, C, and D. Their last recommendation is that those most impacted by this issue - the undocumented and other immigrant communities - should be at the table during this process and included in the composition of the task force. They recommend a representative from an immigrant rights advocacy organization sit as well as a representative from a health care advocacy organization sit on the task force.

Kathy Flaherty supports this bill because she believes access to healthcare should be considered a human right and should not be dependent on one's immigration status. She states it is concerning that the starting proposal is establishment of a task force rather than a proposal to expand HUSKY to offer some level of coverage to undocumented immigrants. She feels that the task force should include representatives from immigrants' rights advocacy groups as well as healthcare advocacy organizations with established ties to the immigrant community.

Jonathan Gonzalez-Cruz and Connecticut Students for a Dream support this bill because they believe that living in fear means our immigrant communities have access to safe, accessible, and affordable healthcare, health insurance, and health coverage, that does not discriminate on the basis of status. They cite the Migrant Policy Institute which gives an estimated 52% uninsured rate in the undocumented community, resulting in approximately 53,000 uninsured individuals in Connecticut. They recommend the task force take a two-fold approach and study ways to expand coverage within Connecticut's HUSKY insurance program and the private insurance market. They again cite MPI on how approximately 46,000 undocumented immigrants in Connecticut earn less than 200% below the poverty level and in turn should qualify for HUSKY. Due to the status of these undocumented immigrants being "non-qualifying immigrants" they continue to be barred from enrolling in coverage. They also reckoned the task force find ways to increase access to private health care coverage for immigrants. Finally, they recommend those most affected should be leading the fight and represented on the task force and they give many examples of organizations they deem fit to be included on this task force.

Pareesa Goodwin and the Connecticut Oral Health Initiative supports this bill because their mission is to increase access to quality affordable oral health services for all Connecticut residents. They state how black and Latino children have higher rates of cavities and are more likely to need urgent dental treatment, compared to white classmates. They also mention that among older adults in Connecticut, a disproportionate number of adults of color ages 55 and older, compared to white adults of the same age, have no natural teeth. COHI values equity and believes an equity lens is essential to improving oral health outcomes for all Connecticut residents. They request oral health be included in the established task force study of coverage and care inequities specifically because dental coverage is distinct from health coverage in our system. They include suggested language in their testimony.

Madeline Granato and The Connecticut Women's Education and Legal Fund supports this bill because they believe access to affordable health care is a critical component to advance the economic security of women in our state. They state that 44% of undocumented immigrants in Connecticut are women and that women-led households with access to affordable health care are less likely to forego or delay much needed medical treatment and preventative care for themselves and their families. They also state that undocumented immigrants pay \$145 million into state and local taxes annually and that these undocumented immigrants are unable to access the healthcare programs that their taxes fund due to their immigration status. CWEALF believes that undocumented immigrants, as taxpayers in Connecticut deserve an equal and fair opportunity to access the healthcare programs.

Nick Jacobson supports this bill as he gives his own story of how he required daily medication for the first 15 years of his life due to a genetic mutation. He was fortunate to have been on his mother's insurance. He believes no one should have to worry about how to pay medical bills and that health care is a human right.

Camille Kritzman supports this bill as she is a case manager for the IRS and has many clients who are uninsured. She shares three stories which can be found in her testimony of her clients who have been found uninsured in unfortunate situations pertaining to their health.

Joanne Lewis and Connecticut Legal Services support this bill they believe access to healthcare is a necessary foundation of healthy development for children, and of productivity

of adults. She says how many of her clients work and contribute to the state and federal tax coffers, yet are unable to qualify for state and federal medical programs or health care insurance subsidies. She feels this is unfair to the affected individuals, and also poses broader public health concerns. She commends Connecticut on being a leader in fights for fair treatment to immigrants. She mentions how we have expanded medical coverage to help ensure the productivity of our residents and how she believes it is important to extend that coverage to all of the state's residents.

Kelly McConney Moore and the ACLU CT support this bill because they believe the creation of a task force to study the health insurance needs and barriers to insurance access for undocumented people in Connecticut is wise. They state that non-citizens are significantly more likely to be uninsured than citizens, with an estimated 45 percent of undocumented immigrants uninsured. They raise the point that Children with at least one citizen parent are almost twice as likely to be uninsured as children with two citizen parents. This could be a contributing factor to the low rate of healthcare utilization by undocumented people - who account for just 1.4 percent of the total medical expenditures in the U.S., even though they make up approximately 5 percent of the population.

Carlos Moreno and the Connecticut Working Families Organization supports this bill because they believe expanding coverage and making it equitable for undocumented immigrants makes financial sense for CT. They state that undocumented immigrants pay into our healthcare system, but cannot access services when needed. In Connecticut, they pay roughly 145 million dollars into state and local taxes every year, funding state healthcare programs, such as Medicaid, but due to their status are unable to access any of these health programs.

Jane Nadel and Connecticut Shoreline Indivisible support this bill because they believe one of the most fundamental human rights is the right to healthcare. They believe it is unfair that a community that contributes approximately 145 million dollars in state and local taxes each year does not have the same rights as other taxpayers. They feel that people who contribute so much to our state welfare should not be discriminated against solely because of their immigration status. They also make the point that making health insurance accessible to undocumented immigrants, or other immigrants currently barred from coverage, benefits everyone in the state by protecting our public health as well as by lowering uncompensated care costs that otherwise would be assumed by both private and public sectors.

Brigith Rivera supports this bill as an immigrant from Peru whose family's access to healthcare and insurance is extremely limited. She mentions that not a single member of her family has healthcare insurance. Her father has hip pain that doesn't allow him to work. As a result, her mother works three jobs as she is the sole provider of income. She believes that having access to healthcare would help her family tremendously as she would be able to finish school without having to drop out and start working to help take care of her family should her mom get injured. Also, she believes that access to healthcare would cure her father's illness.

Constanza Segovia supports this bill as an immigrant from Argentina who is now a U.S. citizen along with his family who has never had easy access to health insurance. He gives the story of how his mother was diagnosed with breast cancer and how his family knew if she had not received her green card right before this diagnosis happened, the situation would've

been much worse. It would've placed his family in crippling debt. The treatment his mother received saved her life, and he believes access should not be determined by her immigration status.

Kathleen Silard and Stamford Health support this bill because they believe that Connecticut would stand to benefit from an expansion of coverage to the undocumented. They feel access to health insurance promotes the regular use of primary care including preventative care, which increases early diagnosis of conditions and diseases when treatment is less invasive, less expensive and has the greatest chance of success. They encouraged the state to consider how it might ensure access to insurance for the undocumented to ensure their well-being.

Mary Smith and Make the Road CT support this bill because it would provide necessary information as to how health insurance coverage could be increased to include undocumented individuals in our state. Their organization is made up of undocumented, documented, and mixed status families across the state. They include in their testimony some of the stories members of their organizations have in their struggles with their health and access to quality healthcare. They believe providing a humane healthcare system for all is long overdue.

Tom Swan and the Connecticut Citizens Action Group support this bill because they feel that ensuring everyone has access to coverage is not only the morally correct thing to do, it is the smart thing to do. They state that the current chaos surrounding a possible world pandemic around the Coronavirus is irrefutable evidence of the importance of everyone being able to access care.

Katherine Villeda and Planned Parenthood support this bill they feel that access to preventative health care will lead to better health outcomes for people, communities, and our overall state. They also support this bill because they believe preventative healthcare coverage not only keeps people healthier, contributes to public health outcomes we all want but it saves public and personal dollars at the same time. They urge the committee to ensure this task force not only study health insurance coverage for undocumented immigrants but also for other immigrant populations.

Alison Weir and Greater Hartford Legal Aid, Connecticut Legal Services and New Haven Legal Assistance support this bill because they believe our immigrant population is at risk of negative health outcomes due to lack of access to health insurance. They feel that the state as a whole benefits when more people are insured and able to access health care. They state that addressing healthcare coverage for Connecticut's undocumented immigrant population and those who are documented but otherwise barred from HUSKY could significantly reduce the uninsured population of the state, which would serve to improve the public and economic health of the state.

Alok Bhatt and the Connecticut Immigrant Rights Alliance support this bill because they believe that healthcare coverage for all citizens is a basic human right and that this bill may produce data and insights into critical healthcare coverage gaps in an already underserved population. They recommend this task force examine individual, family, and public health issues related to health access disparities among all non-citizens in Connecticut.

NATURE AND SOURCES OF OPPOSITION:

Bryanna Blackston and the Connecticut Association of Health Plans oppose this bill in order to gain future input from the health insurance industry.

Reported by: CJ Ford

Date: May 6, 2020