

**Written Testimony on S.B. 842: An Act Concerning Health Insurance
and Health Care In Connecticut**

Submitted to the Connecticut General Assembly's Insurance and Real Estate Committee

Submitted by Ingrid Alvarez, Vice President for Policy and Strategic Engagement, Hispanic Federation

February 9, 2021

Chairs Lesser and Wood, Vice Chairs Anwar and Comey, ranking members, and members of the Committee, my name is Ingrid Alvarez and I am the Vice President for Policy and Strategic Engagement of the Hispanic Federation (HF). Hispanic Federation is a leading social service and advocacy organization that works with 15 Latino health and human service providing agencies and upward of 30 people of color led and serving community-based organizations (CBOs) across the state. Collectively, they promote the social, political, and economic well-being of Connecticut's diverse communities. Thank you for the opportunity to submit testimony in full support of S.B. 842: An Act Concerning Health Insurance and Health Care in Connecticut.

Health insurance is an indicator for economic opportunity and plays a critical role in our economic recovery and growth. Health insurance matters in determining whether and when people get necessary medical care, where they receive care, and how healthy people are. Our nonprofit sector is economic engine in the state. In Connecticut, nonprofits employ 209,356 people-that is over 14% of the state's workforce. The nonprofit sector generates almost \$37 billion in annual revenues¹. Yet, employees of community-based organizations confront illness in the absence of systems that allow protection from health risks. For more than a decade, Connecticut's nonprofit sector has shouldered the burden of ongoing disinvestments, consistent lack of cost of living increases and exuberant and growing health care rate changes. This often results in individual and head of household workers with families and children to go uninsured, underinsured and/or on HUSKY if eligible.

¹ <https://independentsector.org/resource/state-profile-connecticut/>



**CONNECTICUT
STATE OFFICE**
175 Main Street, 3rd Fl
Hartford, CT 06106
Phone: 860.400.5300

NATIONAL HEADQUARTERS
55 Exchange Place, 5th FL
New York, NY 10005
Phone: 212.233.8955
Hotline: 1.866.HF.AYUDA

Rising health care costs jeopardize operations and make budgeting unpredictable for CBOs. Options in the small group market are mostly high deductible health plans – so even those with insurance are often afraid to seek care because they can't afford it. Nonprofit employers are brokered out of insurance coverage due to cost. Public options will leverage the buying power of the state employee health plan to create new options for nonprofits of any size. The public options will create multiple new plans that will be offered alongside private insurance, and nonprofits can choose the plan that most aligns with their budget and benefit needs.

Good health plays a substantial role in Connecticut's economic recovery and growth and never has it been more critical than during this most unprecedented time in our country's history. We count on you to protect and maintain Connecticut a leading state where all residents are valued, safe, and allowed to reach their full potential. Equalizing health care access and health care insurance does that and I urge you to support passage of this bill.

Respectfully submitted,

Ingrid Alvarez-DiMarzo

A handwritten signature in blue ink that reads "Ingrid Alvarez-DiMarzo".

Ingrid Alvarez-DiMarzo