

Written Testimony for the Insurance and Real Estate Public Hearing

On Senate Bill 842, An Act Concerning Health Insurance and Health Care in Connecticut

Dear Members of the Insurance and Real Estate Committee:

Thank you for receiving my written testimony today in support of Senate Bill 842 An Act Concerning Health Insurance and Health Care in Connecticut -- The Connecticut Public Options Proposal.

My name is Barbara Shaw, a registered voter in the City of Hartford and the Executive Director of the 52 year old non-profit Hands On Hartford where we serve neighbors, engage volunteers and connect communities to ensure housing stability, food security and good health for our low income neighbors.

Over my 35+ years serving our community in executive level roles at three different smaller non-profits, I have become increasingly concerned about the rising costs of employee health benefits. In addition to rising costs, the fact that we only have 25 full time employees means that our rates are age banded resulting in extremely high premiums for staff as they age. In addition, the options that we have available to us have high deductibles and high co pays and can discourage employees, many of whom fall into higher risk or higher disparity categories, from seeking care. This has been especially true and especially troubling during this pandemic.

S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state, something we desperately need. Not only would this Public Option allow us to provide better, more cost-effective options to our staff who fall into the moderate/middle income category, and ensure that they can more easily access the care they need, but it will allow us to put more of our resources into salaries and also into the food and homeless prevention services we provide to our Hartford neighbors. None of the food and homeless prevention services we provide to low income families in Hartford receive any type of government or large foundation funding, so fund raisers, small grants and individual donations keep these services going. Having access to health insurance that's more affordable will allow us to ensure that these vital services stay well supported, even during these challenging times.

We know that having access to comprehensive and affordable health care is absolutely critical to the health of our employees, their families and to our communities. I urge the Committee and Connecticut lawmakers to support S.B. 842 this session to expand our access to affordable, dependable, high-quality health care through creating of new public options for health insurance. Thank you again for this chance to share Hands On Hartford's experience, and our hope for a healthier future.

With warm regards,

*Barbara A. Shaw*

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Executive Director

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