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Rob Baril, President
SEIU 1199 NE
Before the Insurance and
Real Estate Committee

In Support of SB 842: AN ACT CONCERNING HEALTH INSURANCE AND HEALTHCARE IN CONNECTICUT

Good Afternoon Senator Lesser, Representative Wood, and members of the Insurance and Real Estate committee. My name is Rob Baril and I am the President of the New England Healthcare Employees Union District 1199. Our union represents over 26,000 healthcare workers across the state in a variety of settings, from PCA's who deliver care in home, to CNA's and other staff in Nursing Homes across Connecticut. We also represent about 10,000 direct care workers in non-profits and state settings.

I am here today to speak in support of Senate Bill 842. Among the daily challenges my members face one of the biggest is the lack of access to affordable, dependable healthcare. Many of our members don't have insurance at all because their income surpasses the threshold needed to qualify for Husky plans, yet they don't earn enough to afford plans offered by the healthcare marketplace or by their employers due to the massive out of pocket costs of those plans. For example, one of the non-profit agencies that we represent, offers their employees a family healthcare plan that costs \$5,200 a month, which is more than they would earn in that month. And our members that are on Husky plans find that there are many limitations. Root canals, for example, are not covered under Husky D and as we all know being able to have regular dental care can help prevent many future health problems.

Lack of access to affordable and dependable healthcare has always been problematic, but the pandemic has significantly exposed and exacerbated the issue. For example, 50% of Connecticut residents have reported struggling to afford healthcare. Out of those uninsured, 50% cite exorbitant costs as the reason for their lack of coverage. In addition, 43% of adults in Connecticut have had to forgo or delay care, and 24% of adults in Connecticut have struggled to pay their medical bills.¹ They have had to clean out their savings. Their credit has been ruined.

There is also a serious element of racial disparity as Blacks, Hispanics, Native Americans, and other minorities are more significantly impacted. In 2018, for example, 5.3% of Connecticut's

¹ <https://www.healthcarevaluehub.org/advocate-resources/publications/connecticut-residents-struggle-afford-high-healthcare-costs-support-range-government-solutions-across-party-lines>

citizens were uninsured overall, but the uninsured rate was 6.8% for Blacks and 13.1% for Hispanics. Women of color are even more adversely impacted.²

Senate Bill 842 would fix many of these problems and be a step toward a fairer system for all. Expanding access to healthcare and lowering costs will put more money in the pockets of hardworking people, giving them more spending power, and helping the economy. Expanding access to healthcare also means a healthier and more productive workforce. Quality of care would improve and absenteeism from sickness would decrease.

As we hear testimony on this important issue, the choice before this legislative body is clear. You can continue to allow the residents of Connecticut to struggle to afford the essential healthcare they need, relegating them to suffer at the hands of predatory health insurance plans and the employers that push them; or you can act with courage and support this legislation, and ensure that your constituents and the people of Connecticut have access to affordable and dependable healthcare.

Thank you for your time!

² https://agency.accesshealthct.com/wp-content/uploads/2019/10/Uninsured_Research_20191016.pdf