

Senator Lesser, Representative Wood and members of the Insurance and Real Estate committee, my name is Bette Marafino, President of the CT Alliance for Retired Americans and I present testimony on behalf of the Cat Alliance to SB 842, An Act Concerning Health Insurance and Healthcare in Connecticut. We must address the growing concern of so many Connecticut residents who struggle with their healthcare coverage and inability to pay. The COVID crisis has further amplified this problem. One part of the Bill I'd like to focus on is the lowering of costs by requiring healthcare plans to eliminate high deductibles for drugs that treat chronic conditions. Several months ago, Senator Bernie Sanders took a much-publicized trip to Canada to purchase insulin at a fraction of the cost of the same drug purchased in the states.

Last year I was a panelist at several towns in our state led by Representative Scanlon and other state representatives and public healthcare advocates about affordable healthcare. At everyone of these forums, physicians spoke about patients saying they couldn't afford their medications, had skipped doses or cut their tablets in half or cancelled appointments because they couldn't pay. One cardiologist stated that he gets calls from patients while they are at the pharmacy, who, upon receiving the cost of their prescription, tell the physician that they can't afford it.. This is not something we should accept as all right.

Increasing financial assistance to make insurance more affordable by expanding subsidies for the individual market and lowering out-of-pocket costs will go a long way to give people better health care and peace of mind. This will also be a boost to the economy. Less money spent on healthcare equals more money put into the economy.

There is substantial majority support for a public health care option. Now is the time. Thank you for your attention.