

February 9, 2021

Dear Members of Insurance and Real Estate of the Connecticut General Assembly:

My name is Marijane Carey. I am a Maternal and Child Health (MCH) Consultant and live in Hamden. This testimony is being submitted on behalf of the CT Maternal and Child Health (MCH) Coalition and Every Woman CT (EWCT). The MCH Coalition is a representative group of more than 78 health care providers, human service organizations and advocates working in concert with the state's maternal and child health population. EWCT is pre/interconception health care initiative that supports the health of women and men in their childbearing age.

This testimony is in support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut.

The MCH Coalition and EWCT acknowledge social determinants of health and the relationship between physical and emotional health, feeling safe/secure and general well-being. Both are committed to addressing health disparities occurring in Connecticut. Health disparities result from gaps in the quality of health and health care that mirror differences in socioeconomic status, racial and ethnic background, and education level.ⁱ

The pandemic has exacerbated disparities in economic stability, health care, education, housing, and food security forcing many families into impossible situations.ⁱⁱ This bill provides financial support for health care coverage so that limited resources can be used to cover other essential needs, such as housing, food, and utilities without compromising access to health care services.

As indicated in reports, research and the popular media, Blacks, Hispanic or Latino families are suffering the greatest. Specifically, in Connecticut, before the pandemic, the state's overall uninsured rate was 5.3%, but it reached 6.8% for Black residents and 13.1% for Hispanic or Latino residents.ⁱⁱⁱ This bill addresses inequities in seeking and obtaining health services by expanding access to care.

SB842 addresses health equity by:

- Restoring eligibility for parents of children with HUSKY A coverage to 201% FPL.
Under this HUSKY expansion, a family of three earning less than \$43,660/year would have immediate access to dependable, high-quality health insurance. A family of four earning less than \$52,660/year would be eligible, and so on. This coverage for parents is essential in order to foster a caring and safe environment for their children without having the stress of worrying about their health care issues and any medical/mental health bills that might be incurred as a result of seeking care.
- Establishing a public option for small employers and nonprofits
This provides a resource for those who lack health insurance and cannot afford to pay for any care received. Often those uninsured wait until a health concern escalates, compromising their health and increasing the cost for the care received. The public option ensures that affordable health insurance is available and can be used to obtain medical care in a timely manner, before there is a negative change in health status. From a fiscal perspective, reducing health care expenses, especially for working- and middle-class residents, will expand the state's economy while easing the financial burden on families.
- Undocumented immigrants to purchase health insurance through a system similar to Access Health CT
Undocumented immigrants are one of Connecticut's most vulnerable populations with many working in high-risk essential jobs without much of the safety net. Providing health insurance options for undocumented immigrants and their families eliminates a barrier that often prevents the seeking of health care before a health care problem escalates into something more serious and expensive.
- Connecting people applying for unemployment benefits to Access Health CT for insurance options

This connection is an excellent way to share this resource with those who could benefit from Access Health CT. For this connection to be successful, it needs to be done in a user-friendly manner by those knowledgeable with Access Health CT and who can answer questions and clarify expectations.

I would ask you to consider including in this bill expanding postpartum HUSKY A coverage from three months to one year. Maternal morbidity and mortality, especially for Black women, is an area of concern and expanding Medicaid coverage up to a year will help to address some of these concerns. It allows for ongoing care and support to those women who experienced pregnancy complications or have chronic conditions, such as hypertension or diabetes. It also supports women who need help with mental health issues. The recently released report *Maternal Mortality in Connecticut, Maternal Mortality Review Committee Data, 2015-2017* includes as one of its recommendations, expanding Medicaid coverage to one year postpartum.^{iv}

In closing, I believe this bill addresses health equity, supports parents and their children, especially Black, Latino or Hispanic families, single parents and those making less than a living wage. It also has public support as a majority of Connecticut voters (84%) believe making a change to our healthcare system as a result of COVID is important.^v

Thank you.

ⁱ Minority Health, National Institute of Allergy and Infectious Diseases, March 1, 2018, <https://www.niaid.nih.gov/research/minority-health>, February 18, 2020

ⁱⁱ DataHaven, <https://www.cthealth.org/wp-content/uploads/2020/06/DataHaven-Health-Equity-Connecticut-061820.pdf>, June 2020

ⁱⁱⁱ Access health CT, https://agency.accesshealthct.com/wp-content/uploads/2019/10/Uninsured_Research_20191016.pdf, October 2019

^{iv} Maternal Mortality in Connecticut, Maternal Mortality Review Committee Data 2015-2017, December 2020 <https://portal.ct.gov/-/media/DPH/Maternal-Mortality/CT-MMR-Evaluation-Report-2015-2017-FINAL-PRINT.pdf>

^v These findings are from a multimodal survey, conducted by ALG Research in Connecticut between December 14-20, 2020 among N=501 registered voters online, and N=100 people of color and N=100 small business owners on the phone.