



CONNECTICUT REALTORS®

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SB 842

AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT

Submitted to the Insurance and Real Estate Committee
February 9, 2021

By
Connecticut REALTORS®

Connecticut REALTORS® (CTR) submits testimony in **SUPPORT** of the concept of **SB 842, AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT**. CTR represents over 17,800 members, many of whom are self-employed individuals who or small businesses with only a few employees.

CTR applauds the effort of the proponents of the bill to specifically include self-employed including independent contractors (along with other “gig workers”) and other small businesses into the definition and coverage into the proposal. Unlike large employers who are able to secure group health insurance coverage and lower cost product pricing, many self-employed only have expensive high deductible catastrophic plans as an option or find they cannot afford health insurance at all.

As the association that represents property owners in listing and selling real estate in Connecticut, we have seen that medical expenses unable to be covered by insurance can lead to bankruptcy, foreclosures or a need to sell the family home. Improving the options for families and individuals to get improved and more affordable health insurance coverage is important.

CTR supports efforts to expand health insurance options in Connecticut. **SB 842, AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT** could be a meaningful step for small business and those who are self-employed. Thank you for working towards those goals.