

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

My name is Laura DiErrico , I am from Guilford, Connecticut. I am a long time sufferer of mental illness. I support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut.

S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state.

This issue is very important to me for the following points.

- It is extremely important and urgent that you make our health care system for equitable. I have struggled with being able to pay for mental health care because I made too much money to qualify for Husky and I couldn't afford insurance on my own. And if I am lucky to find care that offers services on a sliding scale they are usually booked months in advance. Trying to get an appointment sooner rather than later is virtually impossible. Sometimes I just want to talk to my therapist to help me get through something that suddenly came up. I don't want to schedule an appointment 6 weeks out to discuss it. Lowering the cost of health care is very important to me. I was diagnosed with Multiple Sclerosis 2 years ago. I'm 44 years old and I know I have a lot of time left on this giant rock, but without affordable health care that may not happen for me and everyone else who has any type of medical condition. I am very fortunate that my insurance currently covers my healthcare. Without insurance, my Multiple Sclerosis medication cost would be \$65,000 a year. This is for 2 infusions – 6 months apart. Do you know how many people cannot afford that because they cannot afford insurance or lost their insurance due to job cuts, Covid, etc

- I have experienced a lot of trouble finding a therapist, a PCP, and a Neurologist during the Covid era. My mental health suffered greatly while I was on a desperate search for help because I ran out of my medications. I almost had to admit myself to the ER during the early Covid months. I am immunocompromised – which means that I have no immune system. This also means that I really shouldn't be inside a hospital with a known virus that is killing people. Would you agree that not exposing myself to Covid was the right thing to do? I called 211, several social service agencies and they all said the same thing "Go to the ER, they will admit you" I didn't go to the ER, instead I suffered through some horrible withdrawals while my medications wore off. I think the bottom line is that in order to expand services and make serious improvements, you're going to need more staff and access to care. Husky members are also limited to certain medications for mental illnesses because the better ones are not part of their formulary. I experienced a refill problem because Husky denied my prescription due to the shape of the pill!!

I also propose a gene test from GenoMind be covered or at least partially covered for patients who want it. I personally took this test and I wish it had been available 30 years ago when my mental illness began (Remember I'm 44 years old). The GenoMind test is a mouth swab test that is sent off to a lab in Pennsylvania. The results are returned to the doctor who ordered it and it shows which genes in your body metabolize certain medications better than others. Do you know how much guesswork is avoided and we pharmaceutical guinea pigs no longer have to endure the ups and downs of trying different medications. I Explain why legislators should support S.B. 842 by using the talking points below as a guide. The points I am going to use next are based on my personal experiences over the years of being in and out of the mental health care system.

- A public option addresses the urgent crisis of accessibility. • There is an ongoing health & mental health care emergency that demands urgent action. The COVID pandemic has caused a huge spike in people seeking mental health care. It's critical that we expand health & mental health care coverage and make dependable health & mental care more affordable & accessible in the face of a deadly pandemic, especially with so many workers losing their jobs and health coverage. A public option promotes health equity.
- Health care is a racial justice issue. Before the pandemic, Connecticut's overall uninsured rate was 5.3%, but it reached 6.8% for Black residents and 13.1% for Hispanic or Latino residents. Today, the pandemic is sickening and killing Black, Latino and Native Americans at higher rates than whites, reflecting and compounding health care disparities that have long gone unaddressed. This plan seeks to address the lack of racial equity in our system by expanding access to care. A public option is good for our economy and will lower costs for everyone.
- Making health care more affordable is good for our economy. Expanding access and lowering costs puts more money in the pockets of working families, empowers workers to seek better job opportunities, levels the playing field for small businesses and strengthens our economy by keeping our workers healthier and more productive.
- A public option would lower costs for everyone. When people without insurance cannot pay for their care, hospitals and insurance companies pass the cost along to the rest of us. This proposal ensures that people have affordable health insurance and are able to get the medical treatment they need, which will bring down costs for everyone.
- Health care costs are a key driver of Connecticut's high cost-of-living. Reducing health care expenses -- especially for working- and middle-class residents -- will expand the state's economy and ease the financial burden on families. Consumers demand dependable, affordable care.
- Consumers demand dependable, affordable care. A majority of voters (84%) in Connecticut believe making a change to our healthcare system as a result of COVID-19 is important and 7 in 10 voters support a public healthcare option. Offering public plans will provide quality, dependable, and affordable health coverage for workers and their families.
- A majority of Connecticut voters support a public option, and the policy has bipartisan support. 71% of people in Connecticut support a public health care option, including:
 - o 85% of Democrats
 - o 64% of Independents
 - o 58% of Republicans
 Last, close and thank the committee. Here's an example: I urge the Committee and Connecticut lawmakers to support S.B. 842 this session to expand high quality, dependable, and affordable health care by creating new public options for health insurance.

Thank you for your time,

Laura DiErrico, Mental Health Sufferer for 30 Years living in CT