



Testimony of AARP Connecticut
In Support of SB 824, An Act Concerning Health Insurance and Health Care in Connecticut
Insurance and Real Estate Committee
February 9, 2021

Senator Lesser, Representative Wood, and Members of the Insurance and Real Estate Committee:

AARP is a nonpartisan, social mission organization that advocates for individuals age 50 and older. We have a membership of 38 million nationwide and approximately 600,000 in Connecticut. We advocate at the state and federal level for the issues that matter most to older adults and their families, including affordable access to health care.

AARP Connecticut believes that people of all ages should have equitable access to quality, affordable health care. There are significant disparities in our current health care system, both in terms of access and outcomes; as a result, some Connecticut residents do not receive the care they need to support healthy aging. We support health care reforms that significantly improve access to adequate and affordable coverage for those who either are without public or private insurance or are at risk of losing coverage. For these reasons, we would like to express our support for SB 824.

We asked a few of our AARP Connecticut volunteers to share their experiences with accessing affordable health care and high deductible health plans, and they shared these stories:

- At the age of 57, unemployed, having just ended 24/7 care of my dad when he died, I finally called my orthopedic surgeon to schedule total knee replacement surgery. Despite being unable to walk without the assistance of canes, I had put off the surgery for several years due to the high deductible amount it would cost me. And the fact that many surgeon groups would not take my insurance because the payout was too low for them to accept. I found a surgeon who would take my insurance, but the deductible amount remained a high hurdle as I was not old enough to touch my 401k without a penalty. I got a bit of money from my dad's life insurance that I used to fund the deductible and had the surgery. Within 6 months, I went from disabled to fully functional with lots of expensive rehab work. That was 11 years ago. Unless you knew I had my knee replaced you couldn't tell from watching my walking gait. Without that sad but welcomed funding source from my dad's insurance, I would have put off the surgery for until I had a job, better insurance, but it was hard for me to get a job as disabled as I was. If I had a more affordable health care coverage, I would have had that surgery sooner. – TM, Bethel resident
- As the Vice President of Non-Teaching Unions for the Hartford Federation of Teachers Local 1018, I am stupefied by the incongruities of health care coverage, even amongst our Local and Chapters. How is a Special Police Officer, or a Child Development Associate, or Substitute Teacher, earning less than half the salary of a first year contracted teacher; supposed to afford the same health insurance? Once again, we are assuring that persons raised in and committed to and serving their

very own communities, often minorities and persons of color, are not able to live in those same communities without working one or more other jobs to afford the healthcare, and other associated costs. – Debra St. Germain, Hartford resident

- I have a stepson who had a Master's in film making, but those jobs are mostly independent contracts with no healthcare benefits. He kept in close contact with me regarding the public option, as he had a high deductible plan just in case. I had also been unemployed for a time when I was around 50 (funny, most of the people in the seminar I attended seemed to be about this age) when premiums start to increase. This is also an age-discrimination issue. – PL, Newington resident

When older adults are unable to access affordable health care, they may delay needed care or not properly manage chronic conditions, which can lead to unnecessary suffering and worse health outcomes. Concerns about health insurance also impact how many individuals approach their life decisions: according to a 2018 AARP survey, 14 percent of pre-Medicare older adults have kept a job specifically to retain their health insurance, and 11 percent considered delaying or did delay retirement to keep their health care. This means that some older adults are not starting small businesses, bringing a lifetime of experience to new career opportunities, or taking time away from the workforce to provide vital caregiving to loved ones.

Everyone deserves access to equitable, affordable health care, and SB 824 contains proposals that move Connecticut closer to this vision. Thank you for the opportunity to offer comments in support of this legislation.