

To Whom it May Concern:

I support SB 842 ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT.

Healthcare is a right, not a privilege. Good quality healthcare should be made affordable to all people, including those with lower income. The benefits to our society as a whole absolutely outweigh the cost to us taxpayers.

I am blessed (or some may say lucky) have great healthcare coverage. Do I deserve that any more than any other human being? No, I don't. To think of how many people will suffer with discomfort, injuries, or medical problems (for a long period of time) yet choose not to see a doctor because of the prohibitive cost makes me very sad. On the other hand, I'm excited when I think of how affordable health care would allow many more families to see doctors on a regular basis and prevent needless suffering and extremely expensive visits to the hospital. If the family cannot afford to pay those hospital bills, the costs are passed on to others who have money via higher costs or taxpayers. Wouldn't it be better to invest that money in good preventative health care which would preclude the much more expensive emergency care?

It would be incredibly beneficial for small businesses to be able to offer their employees good quality health insurance. I imagine that many small business owners would be happy to offer their valuable employees this important benefit. This will also avail the business to more qualified individuals who would not consider working for a smaller sized company that did not offer health care.

Consider also how unaffordable health insurance stifles our state (and country's) creativity and ingenuity. How? Citizens who would like to start their own business, work on an invention, solve a problem for society, create or work for a small non-profit choose not to because they would not be able to afford quality health care. Instead they continue current employment with a (larger) company solely to keep the health care coverage. This is a great loss for society. Only because my employment provides good health insurance for my family was my wife able to leave her stressful corporate job 5 years ago and start her own professional organizing business. Her business is successful, she is super happy, and so are her many clients. She could not have done that if it was *her* corporate job that had provided us with good insurance. However, it is important to note that she also could have started her own business IF affordable health care like SB-842 proposes had existed 5 years ago or more. Furthermore, if she someday would like to expand her business beyond a sole proprietorship, she would love to be able to provide health insurance to her employees, but we already know from other small business owners that it is currently way too expensive to do so.

It is simply the right thing to do to make sure that every citizen can afford health care insurance. All of Connecticut citizens benefit from healthier families.

Sincerely,
Luke Duval
Newtown, CT