



TESTIMONY OF KATHLEEN FLAHERTY, ESQ.  
EXECUTIVE DIRECTOR, CT LEGAL RIGHTS PROJECT, INC.  
INSURANCE AND REAL ESTATE COMMITTEE PUBLIC HEARING  
FEBRUARY 9, 2021

**In support of: SB 842**, AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT.

**In support of HB 6389**, AN ACT CONCERNING EXPLANATIONS OF BENEFITS.

Senator Lesser, Representative Wood, Senator Hwang, Representative Pavalock-D'Amato and distinguished members of the Insurance and Real Estate Committee:

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Good afternoon. My name is Kathy Flaherty and I am the Executive Director of Connecticut Legal Rights Project (CLRP), a statewide non-profit agency that provides legal services to low income adults with serious mental health conditions. CLRP was established in 1990 pursuant to a Consent Order that mandated that the state provide funding for CLRP to protect the civil rights of DMHAS clients who are hospitalized, as well as those clients who are living in the community.

I am speaking today in support of **SB 842** because people need access to insurance coverage in order to address their physical and mental health care needs. The bill would restore eligibility for HUSKY A parents from 138% of the federal poverty level to 201% of the federal poverty level, provide subsidies for some people to purchase health insurance from Access Health CT, and create connections for people applying for unemployment benefits to Access Health CT for insurance. Those changes would benefit the individuals and families we serve.

I also speak in favor of **SB 842** on behalf of the employees of Connecticut Legal Rights Project, and our organization as an employer. Having an opportunity to buy into the state employee health plan may provide the employees of CLRP who currently use our employer-sponsored health insurance plan – a high deductible HSA plan – more affordable health care. It may allow us to reduce our costs, which would provide us the opportunity to dedicate additional resources to services for our clients.

Some people are deterred from seeking treatment because they are afraid of disclosure to others – sometimes even members of their own family. Although we may hope that all families are loving, caring, and free from abuse, that simply is not true. The additional privacy that would be afforded to a recipient of health care, by protecting the confidentiality of explanation of benefits for services rendered, would mean that people would not be afraid to access the health care they need. A young adult covered by their parents' health insurance may not want their parents to know that they have accessed mental health care; despite all our efforts at eradicating stigma, that fear of exposure is real. This raised bill would ensure that young adults could get the care they want and need. I urge the committee to support **HB 6389**.