

Insurance and Real Estate Committee
Public Testimony of the Connecticut Women's Education and Legal Fund (CWEALF)
S.B. 842: An Act Concerning Health Insurance and Health Care in Connecticut
Submitted by: Madeline Granato, Policy Director
February 9, 2021

The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide, nonprofit organization that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For forty-seven years, CWEALF has been a leading advocate of policy solutions that enhance women's economic security and increase women's access to health care.

CWEALF encourages the Committee to support S.B. 842: *An Act Concerning Health Insurance and Health Care in Connecticut*.

Each year, CWEALF serves thousands of Connecticut residents through our Legal Education program, which provides information, education, referrals, and bilingual advocacy to ensure that all individuals in our state have access to legal justice. The majority of CWEALF's clients are low-income women with at least one dependent.

The COVID-19 pandemic has highlighted the desperate need for comprehensive and affordable health insurance coverage, especially for CWEALF's clients. When people lack insurance or are covered by plans with deductibles and other costs too high to manage, they are less likely to get tested for COVID-19 or other illnesses.

CWEALF strongly supports S.B. 842's restoration of HUSKY A eligibility for parents to 2015 levels. HUSKY health programs are one critical component to make health care affordable for everyone: for many of our clients and for people across the state with lower income, HUSKY provides comprehensive coverage and removes the barrier of deductibles and other out-of-pocket costs.

Under S.B. 842's expansion of HUSKY, a family of three earning less than \$43,660/year would have immediate access to dependable, high-quality health insurance. Even prior to the COVID-19 pandemic, 51% of Connecticut residents struggled to afford their health care, and 43% of adults reported foregoing or delaying care due to cost. As the state continues to grapple with a pandemic that has most severely impacted women

and people of color, we know that access to quality and affordable health care is critical now more than ever.

Senate Bill No. 842 addresses high-deductible plans that offer the illusion of affordable coverage but become expensive as soon as a consumer begins to access care. The bill also works to lower out-of-pocket costs by requiring plans to eliminate high deductibles for drugs like insulin that treat chronic, long-term conditions but are often unaffordable to those who need them most.

CWEALF urges the Committee and lawmakers to support S.B. 842 to expand access to high quality care and lower health care costs. Senate Bill No. 842 is a critical step toward a more equitable health care system in our state and will put more money in the pockets of working families, which boosts our economy and keeps workers healthy and more productive.