

Testimony Regarding An Act Concerning Health Insurance and Health Care in Connecticut

February 9th, 2021

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Dear Senator Lesser, Representative Woods, and esteemed members of the Insurance and Real Estate Committee,

My name is Holly Hackett and I live in East Haven, Connecticut. I am here to testify **in support of SB842 An Act Concerning Health Insurance and Health Care in Connecticut**. I am a member of Mothers and Others for Justice and the new co-chair of their Health committee. Health stands for Helping Everyone Achieve Lifelong Trusted Health care.

We have known for a long time that health insurance is expensive and inaccessible to many Connecticut residents. 2/3 of all bankruptcies are due to medical debt.

The pandemic has made it even clearer that access to health care starts with having health insurance and without insurance or with high deductible plans. I personally question the legality of these high deductible plans. What other business in this state would be able to charge you for a service on a monthly basis and yet until you pay out of your pocket say \$5,000 you do not get to even USE the service you PAY for on a monthly basis?! NONE! Every Attorney General would be after the business to fine and or shut it down. I truly do not understand how this is allowed to continue.

These issues are why many people do not seek care because they cannot afford it. As a society, we can NOT afford to not have each and every resident healthy. The pandemic would not have taken as many lives as it did, if we had better access.

HUSKY Health programs are one part of larger efforts to make health care affordable for everyone. For people at lower income levels, HUSKY is the best option because it offers comprehensive coverage, removes the barrier of deductibles and other out-of-pocket costs, and is funded, in part, with federal dollars. **I strongly support the bill returning HUSKY A eligibility for parents to 2015 levels.** By doing this It will certainly help those of us who are low income and or disabled get the benefits necessary to be treated holistically. Which is the best way to treat the person. Especially for those of us who may be on Medicare but have a very large spenddown for HUSKY C, mine is \$5632, but yet qualify for QMB coverage for my 20% to be covered by Medicaid aka HUSKY. Dental, hearing, and vision care is NECESSARY for many health reasons.

For a number of reasons, many related to structural racism, immigrants without documents and lower income people in Connecticut are disproportionately likely to be people of color. So, **the HUSKY A eligibility change and efforts of this bill to create a path to insurance coverage for immigrants are likely to help address disparities in health care.** Other parts of this bill require more analysis to better understand their impact on health equity. I don't think the members of the Insurance and Real Estate Committee truly understand how much dental care isn't just a very serious physical health issue but is really affects the mental health of those who are affected as well. As far as hearing health goes many studies have found that hearing loss can lead to early onset of dementia. Taking care of visual health affects many parts of your health as well that some may not even think of but when you have chronic health issues like I do, you would understand. Being on policies that don't cover these things you are

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constantly reminded you just don't matter like those who make more money than you and can afford the better insurance.

I believe that any public option should: not impose out-of-pocket costs that keep people from getting care, require standardized collection of race and ethnicity data, and include a pathway for consumer input.

Thank you for the opportunity to testify regarding **An Act Concerning Health Insurance and Health Care in Connecticut**. I support all efforts to expand coverage for as many CT residents as possible but this is just a step, we need to do more, ALL of our residents deserve MORE.

Sincerely,

Holly Hackett