

Feb 8, 2021

My name is Diane Keefe. I live at 249 Chestnut Hill Rd in Norwalk, CT. First, I'd like to thank the committee for their service to the state of CT and for taking public testimony on SB842. I speak in full support of the public option bill. I am 62 years old. I live with my husband of 29 years, my 23 year old daughter and my 20 year old son. We have been living together since the pandemic began in March of 2020. My daughter works in retail part time and is covered under my insurance plan. Until November, 2020, I was Director of Business Development for a NYC based health care services company that provides on the job enrollment assistance services to employees of large and medium sized companies whose employees qualify, in some cases, for Medicaid or CHIP. For the past 35 years, I have worked in the private sector in financial services and for the last 6 years in the health care sector. Companies in the restaurant, retail, hotel and nursing home sectors-our largest customer sectors- were hard hit by the pandemic. Through my work nationwide, I saw the inefficiency and cruelty of the non-Medicaid expansion states denying Medicaid coverage to people even at incomes under \$25,000 per year. Connecticut is one of the leading states in income eligibility for Medicaid. Still, the pandemic demonstrated inequality shows up in deaths and acute illnesses among the poor and among BIPOC.

Through my work, I was made aware of many essential workers, who just barely missed the income eligibility requirements for Medicaid but were clearly in need of comprehensive health coverage. The expansion of HUSKY such that a family of 4 can earn \$53,000 and still qualify, gives a helping hand to working families who struggle to afford Connecticut's high cost of living. SB842 will begin to address income inequality by making people in low wage jobs, eligible for high quality affordable health insurance through this new public option plan. I witnessed many restaurant and hotel chains offer employer sponsored health plans with high deductibles and high premiums relative to take home pay. The majority of low wage employees can't afford to buy high deductible health insurance. The employers complied with the ACA's employer mandate but it didn't result in care delivered to working families. This is a market failure which, at least in CT, we can begin to remedy with SB842. We can and must do better. CT can offer more affordable coverage through lower administrative costs and economies of scale with a large group of people who would otherwise be priced as a "small risk pool".

When I was laid off in November 2020, my family health insurance premiums skyrocketed from just over \$800 a month to over \$3300 per month for COBRA. These costs are unsustainable for the average family. My family has savings to support these premiums but affordable alternatives need to be made available for others. If the bill can be amended to include the unemployed it would be even stronger. The unemployed over 50 years of age and under 65 often encounter age discrimination as they try to re-enter the workforce. If including this additional group is too expensive because of risk based pricing, I still support passing SB842 without including the unemployed or older unemployed people. We need a statewide health system that enables all citizens to go for preventative visits so medical professionals can diagnose and treat disease (contagious or not) before it becomes acute.

SB842 provides that small businesses, nonprofits and unions can participate in the economies of scale and lower costs associated with the state employee health insurance plan at little to no additional cost because of the economies of scale negotiated like the state employees' plans and the re-establishment of fees on the insurers that had been in place as recently as 2019. CT can spread the benefits the state employees already enjoy to a larger group of Nutmeggers.

I support SB842 because too many people are falling through the cracks. Thank you.