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To whom it may concern:

This is in regard to Raised SB NO 842. I am part of the Access CT health care system. I am self-employed. I am a single mother with two children and own an appraisal business. I am horrified at the state of our insurance industry especially the health industry. This has fallen to an all-time low. I have watched it deteriorate in the past six years. I think the Governor and our elected officials need to be on the side of the legal citizen versus the large insurance companies. The state of our country has been mediocre leadership the past few years. Everyone sitting in the chairs in Hartford needs to wake up and start reforming the health insurance industry. Many of you have a great policy. Well, I don't! It is certainly not because I do not pay through the teeth for one. I work until June 1st to pay for insurance (medical, homeowners, E and O, Disability, auto) and then property and state taxes. Starting June 1st then my income goes to survival – roof over the head of myself, my eight-year-old daughter and my 12 year old son. It goes to pay electricity, gas, food, clothing, and school activities. There is not much left if any. I am so glad the insurance industry is getting fatter and fatter and all the politicians are using my tax dollars to ensure they have great health insurance.

Last Holiday season (2019) I fell and cracked a rib. Do you know what my options were in Fairfield County for an orthopedic urgent care unit? NONE. Anthem is not offering options for people who live in Fairfield County. If they want to sell an insurance policy, they need to pay doctors accordingly. Therefore, none of the doctors participate. If Anthem is selling insurance in Fairfield County, they need to have an orthopedic urgent care facility or they should not be allowed to part of the access plan in CT if they cannot provide care. So now if my kids fall or break a leg or break an arm - they have no orthopedic options in Fairfield County? So now let's fast forward a year later. Even though Lucy Datham put me in touch with advocates they could do nothing. So now in 2021 they still do not have anyone in their plan that provides orthopedic urgent care. So, a year later my policy has gone up, my deductible has gone up but my services are still poor and have been reduced. Anthem and CT Care are laughing all the way to the bank with our elected official allowing this to happen.

I think Hartford needs to wake up and start doing and supporting the middle class. We are forgotten about especially with all the politicians we elect. I am beyond unhappy with the fact that I pay \$12,000 a year and I can't even find or have an option for an orthopedic urgent care center?

It is very upsetting that our State is not working hard on providing the middle class with services we are entitled to . It is not just about the poor or the illegals that live here. The middle class are getting squashed and no one is watching out for us. How much can we afford regarding health insurance? I think \$18,000 (with the crazy 6,900 deductible) a year to have health care is a bit extreme. You should not feel that you cannot see a doctor because you can't afford it after paying outrageous premiums.

The only company benefiting is large insurance companies.

Where are our options? Why do all of you have better care than I do, or my children have?

The only solutions I was offered from my local politicians were calls from Advocates at the state. Big deal. They could do nothing. Ned Lamont who I campaigned for did nothing. Jim Himes did nothing. I am a Democrat and appalled that members of my own party cannot fix this issue.

Anthem didn't care. I have had several disturbing conversations with Anthem. I am due based on age for a colonoscopy. Anthem said that they pay for it unless a polyp is discovered. That is crazy. Isn't that why you are screening? They also told me that for a mammogram they pay for the procedure but not for the radiologist to read it. They also seem to choose what medicines the doctors can prescribe. What is happening here? Are insurance companies practicing medicine or are doctors?

I (like a lot of folks) are tired of the politicians doing NOTHING to help. Why are you entitled to better insurance than what I have?

Pass the bill SB 842 and let your insurance be available to all. The small business owner is dying in CT and the middle class are getting squashed like bugs. So tragic. Keep it up and the only people you will have left in CT is the poor. The rich and middle class will continue to flee because you are doing nothing to support us.

Regards,

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