

Dear Committee members,

I am a registered voter from Wethersfield and would like to provide my testimony for the February 9 public hearing on **SB 842- An Act Concerning Health Insurance and Health Care in Connecticut**. I'm in favor of passing this bill because I'm self-employed with pre-existing conditions (cancer, autoimmune disease). I currently have health insurance through the ACA marketplace, but my premium increased from \$169 to over \$200 per month in 2021 with an \$8,000 deductible. While I'm grateful to have this coverage because I would never be able to afford private insurance, it feels inadequate, and I'm always concerned I'll have yet another medical crisis that will lead to bankruptcy.

My business was dramatically impacted due to Covid, making medical expenses even more difficult to pay. When I had cancer in 2016 and again in 2019, I needed to arrange payment plans for treatment, and I was finally able to pay off what I owed in November 2020. I still have an outstanding bill for lab work which will be paid off in about 9 more months. I haven't been to a dentist or ophthalmologist in over 5 years because those are just luxuries I can't afford.

It shouldn't have to be this way. No one should be at risk of bankruptcy, poor health, or death because they can't afford medical care. I urge you to pass SB 842 so that people like me can get the care they need and not live with anxiety over going to the doctor.

Sincerely,

Mary Lawrence