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United for Quality Care

February 9th, 2021
John Lazarou, Direct Support
Professional
Whole Life/Tri-County - Brooklyn
SEIU 1199NE
Before the Insurance and
Real Estate Committee

In Support of SB 842: AN ACT CONCERNING HEALTH INSURANCE AND HEALTHCARE IN CONNECTICUT

Good Afternoon Senator Lesser, Representative Wood, and members of the Insurance and Real Estate committee. My name is John Lazarou and I have worked for 16 years as a Direct Support Professional at Whole Life/Tri-County in Brooklyn, CT. I do work with intellectually and physically disabled people who are some of the most loving, compassionate, wonderful and funny people I know. I love working with our clients and I hope to be able to continue this work as long as I am able to.

I am here today to testify in support of SB 842 because even though I love the work I do, I am not respected enough to be offered an affordable health plan by my employer. At Whole Life, our bottom rung family plan is an \$800 premium with a \$12,000 deductible, the top rung plan has a \$1,300-\$1,400 premium and a \$7,000 deductible. Let me break that down for you:

A \$1,400 premium is more than my mortgage, car insurance, utilities and all my families food combined. It is the equivalent of a 250k mortgage. If I tried to get a loan for this mortgage I would be laughed at.

Furthermore, when you compare the wages my coworkers and I earn with the cost of our health insurance premiums and deductibles, 50% or more of our wages go right to our health insurance. For instance, if you're a Direct Support Staff earning the maximum wage on our pay scale (\$16.80/HR or \$2,688 a month), you'll be spending 71% of you income or \$1,920 a month on health insurance.

In addition, my wife is a para, and they are not allowed to have family insurance, so we are both paying for individual plan insurance that we cannot afford. Thankfully our kids are able to be covered by Husky.

And even that is a struggle. We are constantly concerned about picking up overtime because we don't want to risk going over the limit and have our children kicked off Husky. We are currently undergoing a renewal for Husky coverage to see if we still have it, and we're stressed. We are doing what we're supposed to do, we didn't quit our jobs to reduce our income, we are

pulling ourselves up by our little bootstraps to chase the American dream and we're being boxed out of health insurance.

SB 842 would change our entire lives. It would change my job from something that is just to make ends meet to an actual career. We would be able to save money, afford things like vacations, maybe save for college, upgrade our car. The possibilities are endless.

Please support SB 842. Thank you for your time.