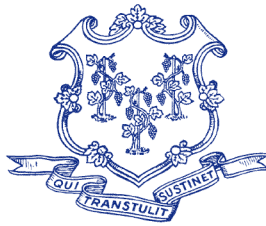


**SENATOR MARTIN M. LOONEY**  
**PRESIDENT PRO TEMPORE**

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February 9, 2021

TESTIMONY IN SUPPORT OF

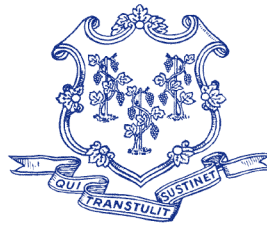
S.B. 842, AN ACT CONCERNING HEALTH INSURANCE AND HEALTH  
CARE IN CONNECTICUT

To Senator Lesser, Representative Wood, Senator Hwang, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee. I am providing this testimony in support of S.B. 842, An Act Concerning Health Insurance and Health Care in Connecticut.

State residents cannot wait any longer for affordable health care. Those with coverage struggle to pay increasing premiums and keep pace with the skyrocketing cost of prescription drugs. Thousands of Connecticut households go without coverage because they make too much to qualify for HUSKY or subsidies, but still cannot afford the full cost of private insurance. Before COVID-19 expanded health care inequality, the uninsured rate for those just above the poverty level was already rising. Small business owners face a system where they have no leverage to negotiate competitive rates and lack the human resources to establish an employer sponsored plan. We cannot wait for Washington to address these problems. I urge support for S.B. 842 because it provides solutions to address the most vulnerable parts of our current health insurance system.

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Comptroller Lembo has proven the ability to construct a state employee health care system that leverages the size of the state work force. Under this bill, the same effort, knowledge, and effectiveness will be used to pool the needs of small-businesses, non-profits, and unions while utilizing the administrative resources of the private sector to offer new state plans. Eligibility for HUSKY will also be expanded. Additional subsidies will be made available to those at or below the 200% federal poverty level but still do not qualify for HUSKY. These are households working to survive, including an individual making \$17,700 to \$25,520 or a family of four with income between \$36,400 and \$52,400. Together these provisions will help those left most exposed in our current system—the uninsured.

The bill also includes various provisions to ensure programs already administered by government are connected to increase government effectiveness. The Department of Labor will coordinate with the Connecticut Health Insurance Exchange to help transition recently laid off individuals to plans more affordable than COBRA. People who lose employment are at danger of dropping coverage, and a little guidance at this point can be critical to maintaining continual coverage.

This bill is good for individuals, small businesses, and our state's economy. Thank you for raising this important piece of legislation.