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**Chairpersons of Insurance Committee, Senator Matthew Lesser, Rep Kerry Wood, Ranking Members Senator Tony Hwang, and Rep Cara Pavlock-DAmato and Honorable Members of the Insurance and Real Estate Committee.**

I speak before you as an individual living in Connecticut, as a physician practicing in New Haven for over 25 years, and as the Immediate Past-President of the American College of Physicians.

I am here to speak in support of Raised Bill 842: AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT.

This bill once it becomes law will help the state of Connecticut take a significant step forward in efforts to provide affordable health insurance coverage for all of our citizens, and therefore I urge you and the General Assembly to pass it this session.

I have been concerned for quite some time about the inequities across our state regarding affordability and accessibility of both health insurance and health care itself. We have found ourselves in a dysfunctional and disjointed healthcare delivery and payment system that is employer-based for many individuals and includes government-sponsored health insurance for millions—but leaves too many people out.

The Affordable Care Act in 2010 made some steps forward in increasing availability (a great deal) and affordability (only somewhat) of health insurance to many through the state health insurance exchange. Yes, people can buy health insurance, but the small business component never developed as envisioned, and high deductibles and co-pays still make health care unaffordable for many individuals. The presence of some sort of public option plan, as envisioned in this bill, will go a long way toward filling these remaining gaps.

Over many years, I have been involved in state government-directed initiatives around health reform, ranging from the Primary Care Access Authority back in 2007 to Sustinet proposals back in 2009 to the more recent Health Innovation Steering Committee under Lt. Governor Nancy Wyman. I have closely witnessed many great ideas go nowhere due to both budgetary restraints and powerful opposing interests. I believe many of you do believe that your responsibility as elected public servants is to help the individual citizens of Connecticut.

When I was President of the ACP last year, I was involved in the development of a series of policy papers around comprehensive reforms needed to address the ills of our current healthcare delivery system. [Better is Possible: ACP's Vision for the U.S. Health Care System | Where We Stand | ACP \(acponline.org\)](#) The first of those papers addressed “Coverage and Cost of Care.” I encourage you to read it. Based on extensive research of strategies tried in different states and countries, and on the simple fact that our “existing healthcare system is inefficient, unaffordable, unsustainable, and inaccessible to many people,” the ACP stated that one path to achieve universal coverage within our current pluralistic system would be to incorporate a publicly financed coverage option.

Please realize this would NOT simply be “Medicare for All” or “Medicaid for All”. There are significant problems with current Medicare and Medicaid payments to both physicians and hospitals. Payments in any public option cannot be based on those rates. It would not be financially sustainable for small physician practices or hospitals and health systems. And some of those entities may be opposing this Bill because that payment uncertainty is not explicitly addressed in the bill’s language.

Too many of our small employers and individuals cannot obtain adequate health care and affordable health insurance in our state. I urge support for this public option bill.

Robert McLean, M.D., MACP, FRCP  
Immediate Past-President, American College of Physicians