

**Testimony for Public Hearing
Insurance and Real Estate Committee
February 9, 2021**

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**Senate Bill 842 Makes Health Care Equitable, Dependable, and Affordable by
Creating New Public Options For Health Insurance in Connecticut**

Dear Chairs and Members of the Insurance and Real Estate Committee of CGA, I have been a healthcare provider for over 30 years in the Hartford area. There has never been a more urgent moment to reform our healthcare system and expand coverage to all our Connecticut Residents. The Coronavirus Pandemic lays bare inequities, irregularities, obstacles and challenges within our healthcare system that we can no longer ignore. The families of Connecticut can no longer wait. This bill will address a number of the issues surrounding lack of access to affordable quality healthcare. Too often our families have to avoid preventive services and have to choose between emergency care or no care. SB 842 is an exciting and innovative response at a time where so many are losing jobs and health insurance.

Too many of our residents remain with incomplete coverage; this has both a public health and economic impact. Lack of healthcare is an economic burden. It is a heavy and devastating burden for any individual family but it also makes Connecticut and its businesses less competitive and promotes systemic inequities that need to be addressed. At my office as a Women's Health Provider, we see our patients choosing to postpone care or not access care that would have prevented worsening illness due to lack of healthcare coverage or due to the obstacles of incomplete coverage or high deductibles. SB 842 will help eliminate or decrease high deductibles and high out of pocket costs that make getting the care one needs difficult or even in some cases, impossible.

SB 842 will provide a public option so that small businesses and nonprofits, unable to afford health insurance in the past, now will have that affordable capability. Previously, some of the most vulnerable of our residents, the undocumented immigrants will now have access to healthcare coverage; this alone will help decrease the burden of accessing emergent care where preventative care would have been far less costly in human terms and in terms of the healthcare dollar. SB 842 will make insurance more affordable for individuals by increasing the subsidies for individual plans. This bill allows Connecticut to expand Medicaid eligibility, so more of our families and neighbors will have access to healthcare. Health care is a racial justice issue; something we know very clearly in maternal health. The pandemic is just another example of how disparities surrounding healthcare access can literally kill people. SB 842 will expand access to care and help address the very real problem of racial inequity in our system.

As a healthcare provider and Connecticut resident, I strongly support, and am excited by the possibilities of equity, health and access with the proposed **SB 842: Makes Health Care Equitable, Dependable, and Affordable by Creating New Public Options For Health Insurance in Connecticut**. The time is now.