

Dear Members of Insurance and Real Estate of the Connecticut General Assembly:

My name is Karin Noyes, I am from Salisbury, Connecticut. I work independently as an artist. I support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut.

S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state.

Though I work independently, I am married to a teacher and therefore get my health insurance through his job. So many of my artist colleagues are not that fortunate. They struggle to find an affordable plan and many just go with out health insurance and hope for the best. I have a son in just this category – if he paid for health insurance at the going rate for a self-employed individual, he would not be able to afford his rent. He chooses to live a healthy lifestyle and again – hope for the best. I have a son-in-law who is just starting his own business. The cost of health care for his family of five is a crippling expense that he somehow has to find a way to afford. Whenever any of them need to visit a doctor, it is an out of pocket expense – in other words – not covered by the plan UNTIL the high deductible is reached. There are sure to be many other in Connecticut that are in similar situations.

Please note the following points that make this a very important issue to support:

A public option addresses the urgent crisis of affordability and dependability in this pandemic.

- **There is an ongoing health care emergency that demands urgent action.** It's critical that we expand health care coverage and make dependable health care more affordable in the face of a deadly pandemic, especially with so many workers losing their jobs and health coverage.

A public option promotes health equity.

- **Health care is a racial justice issue.** Before the pandemic, Connecticut's overall uninsured rate was 5.3%, but it reached 6.8% for Black residents and 13.1% for Hispanic or Latino residents. Today, the pandemic is sickening and killing Black, Latino and Native Americans at higher rates than whites, reflecting and compounding health care disparities that have long gone unaddressed. This plan seeks to address the lack of racial equity in our system by expanding access to care.

A public option is good for our economy and will lower costs for everyone.

- **Making health care more affordable is good for our economy.** Expanding access and lowering costs puts more money in the pockets of working families, empowers workers to seek better job opportunities, levels the playing field for small businesses and strengthens our economy by keeping our workers healthier and more productive.
- **A public option would lower costs for everyone.** When people without insurance cannot pay for their care, hospitals and insurance companies pass the cost along to the rest of us. This proposal ensures that people have affordable health insurance and are able to get the medical treatment they need, which will bring down costs for everyone.
- **Health care costs are a key driver of Connecticut's high cost-of-living.** Reducing health care expenses -- especially for working- and middle-class residents -- will expand the state's economy and ease the financial burden on families.

Consumers demand dependable, affordable care.

- **Consumers demand dependable, affordable care.** A majority of voters (84%) in Connecticut believe making a change to our healthcare system as a result of COVID-19 is important and 7 in 10 voters support a public healthcare option. Offering public plans will provide quality, dependable, and affordable health coverage for workers and their families.
- **A majority of Connecticut voters support a public option, and the policy has bipartisan support.** 71% of people in Connecticut support a public health care option, including:
 - 85% of Democrats
 - 64% of Independents

I hope that this letter has information that will help to lead you to see why, in my eyes, this is an important piece of legislation. I urge the Committee and Connecticut lawmakers to support S.B. 842 this session to expand high-quality, dependable, and affordable health care by creating new public options for health insurance.

Thank you for your time,
Karin Noyes, Owner – Yellow House Studio