

Insurance and Real Estate of the Connecticut General Assembly
Legislative Office Building, Room 2800
Hartford, CT 06106

January 8, 2021

Re: RSB 842
AAC HEALTH INSURANCE AND HEALTH CARE IN
CONNECTICUT
Testimony for Public Hearing on January 9, 2021

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

Representative Dathan, 142nd DIST.
Representative Winkler, 56th DIST.
Representative Conley, 40th DIST.
Et al

My name is Nicolas M. Pacella . Myand family and I have lived in Norwalk, Ct. since 1993. I appreciate the opportunity to submit this testimony in support of S.B.842.

I am a licensed architect and have been in private practice since 1983. In that time, I have seen the condition of the condition of the heath care system in this country steady worsen, for all citizens.

In 1997, I was the principal of Nicolas M Pacella & Associates, an architecture firm based in South Norwalk. While in practice, I provided my employees the option to enroll in a healthcare plan through the company. Each employee was covered and they had the option to include family members at their own cost. Annual premiums for each employee (single coverage) averaged about \$4,000 with the company's cost being around \$10,000. In 2004 the concept of high deductible health plans (HDHP) was introduced and adopted by most insurers. Insurance premium costs were marginally less but so was the coverage of services provided and employees were faced with escalating deductible costs. By 2007 the cost of insurance had increased over 120%. Offering insurance to my employees as a small business owner became increasingly difficult. Due to rising insurance costs and the 2007 Financial Crisis, I had to make a difficult choice. After 20 years in private practice, I decided to close my firm.

Fortunately, my employees were able to find employment within the architecture community. I am currently employed by a due diligence firm. Through them, I

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have a high deductible family policy. The premiums are over \$1,000 per month. Because of the deductible (\$8,000), I have to put aside money each pay period to save against the large out of pocket expenses we are responsible for. Our policy does not fully cover the costs for healthcare even for those providers on the plan. Instead, healthcare fees are negotiated with the provider but we only see a marginally reduced rate and we are still responsible for the remaining amount. It has become a juggling act of when we should go to the doctor versus all the other costs we have as a family. Many costs are not covered such as preventive medicine offered by naturopathic physicians. Given all of this is it easy to see why the United States has slipped so dramatically in the quality of both health care and life expectancy versus other advanced nations.

My wife and I are nearing the age when we will be taking advantage of Medicare but, I am increasingly concerned about the future our children are facing if access to healthcare continues as a profit based industry rather than as an individual right. I urge you to support S.B 842 this session to expand high-quality, dependable, and affordable health care by creating new public options for health insurance and to fight back against the misinformation that is being sown by the insurance industry.

Very truly yours,

A handwritten signature in black ink that reads "NM Pacella". The signature is written in a cursive, flowing style.

NICOLAS M PACELLA

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