

Testimony in Support of
SB 842, "An Act Concerning Health Insurance and Health Care in Connecticut."
Rev. Josh Pawelek
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Members of the Insurance and Real Estate Committee, Chairs Lesser and Wood, Vice Chairs Anwar and Comey:

Thank you for this opportunity to offer testimony in support of Senate Bill 842, "An Act Concerning Health Insurance and Health Care in Connecticut." My name is Josh Pawelek. I am the minister of the Unitarian Universalist Society: East in Manchester. I am also a leader with the Interfaith Fellowship for Universal Health Care, a statewide clergy network representing thousands of people of different faiths who, like so many Connecticut residents, want a health care system that is easily accessible, provides affordable care, provides portable care (in the event of job loss or transition), and which actually results in improved health outcomes. We've been advocating for a public option in health care in Connecticut for more than a decade. Connecticut's state employees have one of the best health care plans in the country. We applaud the state for offering such excellent health care benefits. Opening the state plan to small businesses, non-profits and individuals, including non-citizens, would go a long way to addressing our concerns regarding health care accessibility, affordability, portability and outcomes.

My church takes great pride in providing health insurance to all its employees. However, in recent years, we have watched rather helplessly, and with increasing frustration, as costs have risen, premiums have risen, deductibles have risen. This is true when we try to purchase plans on the state exchange. It is true with our denominational health care plan. At this point, we have been priced out of the market for decent health care plans, going from gold to silver to bronze. With the plans we can afford now, even once we hit our deductibles, there are still aspects of care that are not covered or are not covered completely. We are at the point where our staff wonders why we bother. It is demoralizing. And if it is demoralizing for our small non-profit, then I'm sure it's demoralizing for many others. My conversations with other religious leaders and with small business owners indicate that this demoralization and frustration are widespread. People want to do the right thing and cover their employees. But the kinds of plans we are able to purchase today are very poor quality.

It is, frankly, enraging that leaders in Connecticut's insurance industry have used their immense power to block the creation of a public option for years, and have offered no effective solutions to address the health care crisis in our state. I know from my very personal experience as the leader of a small non-profit trying to treat my employees well by offering decent health insurance, that the insurance industry does not care about me and others in my situation, does not have my interests at heart, does not have the best interests of Connecticut's residents at heart, does not understand that a healthy population is a critical factor in a thriving business climate, does not understand that a healthy work force is not only good for business, but essential for a thriving economy. I am enraged. Enough already. Legislators: stop caving into insurance

industry pressure. It is time to put the health of Connecticut residents first, and the profits of insurance companies second.

The public option would not replace any of the insurance plans people have now and want to keep. It would not force anyone to purchase health insurance they do not want or need. It is a private-public partnership, not socialized medicine. It would create health care opportunities for people who want insurance and cannot get a decent plan under the current system. It would create healthy competition in the insurance market. I hope and trust you will closely consider the merits of this bill and recognize what a life-saving, life-giving opportunity a public option in health care would be for the people of Connecticut.

Respectfully submitted,

Rev. Josh Pawelek