

February 9, 2021

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

My name is Allison Pistolessi, from West Hartford, Connecticut. I support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut. S.B. 842 will make healthcare more equitable, dependable, and affordable by creating new public options for health insurance in our state.

As a single, healthy white woman in my early 30s with no dependents, I am lucky to work for a nonprofit that is able to provide me with low-cost health insurance on a high-deductible plan. However, when I get married or have children, my monthly health insurance costs will skyrocket because my employer's generous subsidies don't apply to dependents. When those life events occur I will need to reevaluate whether I can continue to afford to work there, or whether I will need to find another position. Insurance is one of the biggest factors in deciding where to work, more than whether the company is a good fit, or whether it's what I want to do. A public option would give people the freedom to make the life choices that are right for them, and also let small companies and nonprofits keep their workers for longer.

Although I have been fortunate to not have had many brushes with the health care system, when I have gone, I am always caught by surprise by the high costs of routine tests and minimal interactions with doctors and physicians' assistants. Luckily I have an HSA and have been able to pay those costs, but I have still put off going to the doctor because of the high cost and confusing nature of navigating the health care system.

I recognize that it's a privilege that I have been able to access adequate health care at a reasonable cost. However, I know that that could easily change if I lost my job or had a major medical problem. Luck (ie. skin color, or socioeconomic status or citizenship status or employment status) shouldn't have anything to do with receiving quality health care. As a society we provide many public services. We believe that it serves the public's best interest that everyone has access to education, public transportation, infrastructure, emergency services, etc. The pandemic has shown us that it's in the public's best interest for everyone to have access to affordable and dependable health care regardless of job status or any other outside factors.

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,
Allison Pistolessi,
West Hartford Resident