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Testimony to the Insurance and Real Estate Committee 2.9.2021

In Favor of SB 842 AAC Health Care and Health Insurance in Connecticut

Chair Sen. Matt Lesser, Chair Rep. Kerry Wood,

Vice Chair Sen. Saud Anwar, Vice Chair Rep. Robin Comey

Ranking Members Sen. Tony Hwang, Rep. Cara Pavalock-D Amoto

Distinguished members of the Committee:

Thank you very much for taking time to consider this important legislation. Particularly in this COVID-19 public health crisis it is critical that we consider all options for health care and health insurance necessary for the protection of our population.

As you have heard in other testimony and know from your own experience, SB 842 will take significant steps to make health insurance *equitable, dependable and affordable.*

I would like to share a personal story that I believe underscores the essential need for access to health care.

I am fortunate to have health insurance through my employer and today I am testifying as the parent of a young adult with Autism Spectrum Disorder (ASD) – diagnosed at age 7 - who has had the good fortune to be covered by the health insurance of his parents until he turned 26. He has also had the good fortune to be physically healthy and not need more than routine health care. Other than medication to treat asthma he has never needed medication or specialized health care. He is no longer covered under that health insurance.

This past year my son had a psychotic episode which has dramatically changed his (and my) life. He required hospitalization in three separate psychiatric units at a hospital. He also began a regimen of medication that has been adjusted but continues to be necessary to keep him on a path to restored health. He is under the care of a psychiatrist who specializes in autism but there is no prognosis to tell us how long this will be necessary or when he will be able to regain a healthy, stable life. There is also no prediction about whether or not he will have another episode or how long before he emerges as his “regular self”. Significantly, this care is not covered by his health insurance.

As you may know, Autism spectrum disorder (ASD) is a developmental disorder and neurological disorder that affects communication and behavior. The effects of ASD and

the severity of symptoms are different in each person. My son has the advantage of being a white man and not had to deal with the lack of racial justice in the health insurance system. He lives with me, has had necessary health insurance, and has worked part-time for most of his adult life until COVID – 19. As with many people he is now unemployed – his place of employment has shut down - and has been confined to our home except for occasional trips to the grocery store or the take-out window at a coffee shop.

I do not know when or if he will be able to live independently or to be able to earn adequate income to cover his own housing, food and health insurance. He is now on SSD which provides a small stipend – not enough to cover independent living. Autism is something of a mystery to medical professionals and families. It is unpredictable and different for every individual.

I urge you to consider the special health care needs of people with developmental disabilities and recommend they be consulted as you move forward on this and other proposals. Not only may people with developmental challenges require specialized medication and care with high out of pocket costs but there is no guarantee that their needs will not change requiring considerable adjustments in their course of medical treatment. And significantly, there is no way to plan for the inevitable time when I and other parents are no longer alive to be caregivers.

This legislation is a beginning and I am one of the 71% of Connecticut residents who believe that we need equitable, affordable, dependable public health care option. Not just now during the COVID-19 crisis but for the future of our state and our families.

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