



Planned Parenthood of Southern New England

**Testimony of Gretchen Raffa, MSW  
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Planned Parenthood of Southern New England, Inc.**

**In support of raised Senate Bill 842: An Act Concerning Health Insurance and Health Care in Connecticut.  
February 9, 2021**

Senator Lesser, Representative Wood, and honorable members of the Insurance and Real Estate Committee, my name is Gretchen Raffa, Senior Director of Public Policy, Advocacy & Organizing at Planned Parenthood of Southern New England testifying in support of raised S.B. 842 *An Act Concerning Health Insurance and Health Care in Connecticut*. Planned Parenthood of Southern New England is the largest provider of sexual and reproductive health care in Connecticut, serving over 62,000 patients annually at 14 health centers. Our Stamford and Hartford health centers are NCQA certified patient-centered medical homes, offering primary care. As a health care provider and advocate, Planned Parenthood's top priority is ensuring that all individuals have access to the health care and information they need, including the full range of sexual and reproductive health services. Planned Parenthood believes all people should have access to quality, affordable health care—regardless of who you are, where you live, your income or if you have health insurance.

S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state. We are in a health care crisis. COVID-19 continues to surge in our communities and especially now, people need more access to health care, not less. We believe health care is a human right—but that right is meaningless if people in Connecticut can't access the care they need. Often, access begins with health insurance. We need our leaders to expand access to health care by ensuring health insurance products are affordable, dependable, and provide high-quality care. These insurance solutions must prioritize the needs of those most impacted by the COVID-19 crisis and those most often forced out of our health care system, especially Black and Indigenous women, and other women of color. Expanding access to health insurance can help fight health care disparities in our state.

We fully support expanding eligibility for our state Medicaid program so that more working-class families can access care. Nearly half of our patients are enrolled in the HUSKY health insurance program. Medicaid is an integral part of our nation's and our state's health care system and essential source of health care for women, and without it, too many people—including a disproportionate number of women of color—would be forced to forgo receiving basic health care, including family planning and maternity care.

S.B. 842 would also address the coverage gap by incorporating solutions to provide health care coverage for immigrants in our state by expanding health insurance options for undocumented individuals and families who are currently shut out of the health care market. Eligibility restrictions on public and private insurance prohibit too many immigrant residents and families from obtaining coverage. Under HUSKY, only "qualified immigrants" are considered eligible – this rule forces lawful permanent residents, such as green card holders, to wait five years before being able to enroll in HUSKY. Additionally, private market insurers often require a social security number with the application or proof of citizenship. Altogether, these barriers continue to prevent both lawfully present residents and undocumented individuals from accessing health care coverage.

As a nonprofit who provides health care coverage to our employees, Planned Parenthood supports the creation of public options for Connecticut small businesses, nonprofits of any size, and unions to provide affordable, high-quality health insurance to our workers. S.B. 842 addresses high-deductible plans that offer the illusion of affordable coverage but become expensive as soon as the consumer begins to access care. Employees on these plans may not to use their insurance out of fear or concern for what they will be charged in the full amount for their visit. It becomes an even greater concern for families because the deductible is even higher. We have to ask, what good is health care coverage when the enrollee can't afford the cost of their plan and deductibles? Again, what good is coverage if access to health care remains out of reach?

A decade after the passage of the Affordable Care Act (ACA), millions of uninsured individuals across the country have gained health coverage. The ACA was meant to set the standard essential services everyone must be able to access with coverage, yet thousands of people in our state still lack access to quality, affordable health care. This is always

unacceptable – and even more tragic as we reflect on the one-year anniversary of a global pandemic that has claimed so many lives and left so many people with lifelong health concerns. Our state needs to act now and continue passing policy that allows greater access to health care coverage. A majority of voters (84%) in Connecticut believe making a change to our health care system as a result of COVID-19 is important. People who are disproportionately impacted by the COVID-19 pandemic can't wait — they need reliable, affordable, comprehensive health care coverage now. All people need and deserve equal access to comprehensive health care, including sexual and reproductive health care, as their basic human right which is why Planned Parenthood urges the passage of S.B. 842. Thank you for your time and consideration.