



State of Connecticut
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Senator Lesser, Representative Wood, Senator Hwang, Representative Pavalock-Dmato,

It is my pleasure to testify in support of SB 842 AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT.

As House chair of the Insurance and Real Estate committee from 2017 to 2021, I proudly worked with Senator Lesser and members of this committee to advance many of the provisions included in the bill before you today.

Since the committee last heard this legislation, our state and country has experienced the worst health crisis in our history. Health care affordability and access is more important than ever.

That is why it is so imperative that we act this year and pass SB 842.

This bill does three crucial things that will make health care more accessible and affordable for the people of Connecticut:

First, SB 842 creates a public option for health insurance for Connecticut small businesses, nonprofits, and unions so that they can access affordable, high-quality health insurance. Opponents will tell you this is a new, big government program or the first step towards single-payer health care. It's not. In reality, all it does is give mom and pop businesses and cash-strapped nonprofits the ability to benefit from the existing purchasing power of the state to purchase more affordable insurance. No insurance industry jobs will be threatened by this; if anything, insurers may even have to hire *more* people to administer the influx of people who sign up for state-designed plans they themselves will administer. Opponents will also tell you that taxpayers will be on the hook if this program is not successful. They won't be and provisions of this bill will ensure that.

Second, SB 842 expands eligibility for the state Medicaid program (HUSKY) so that more working-class Connecticut families can access dependable, high-quality health insurance they can afford.

Third, SB 842 will expand subsidies for the individual market, lowering premium out-of-pocket costs for middle-class Connecticut residents and therefore making the Access Health CT exchange more affordable.

Even before the pandemic, a recent poll showed 51% of Connecticut residents struggled to afford their health care and 43% of Connecticut adults reported foregoing or delaying care because of cost. Passing this bill attacks that problem head on and will ensure everyone in Connecticut regardless of where they work or where they live will have access to affordable health insurance.

I urge my former colleagues on the Insurance and Real Estate committee to pass this legislation.