

**TESTIMONY OF  
KATHLEEN SILARD  
STAMFORD HEALTH  
SUBMITTED TO THE  
INSURANCE AND REAL ESTATE COMMITTEE  
Tuesday, February 9, 2021**

Good afternoon. Stamford Health appreciates the opportunity to provide testimony on **Senate Bill 842, An Act Concerning Health Insurance and Health Care in Connecticut.**

Stamford Health is a comprehensive, independent non-profit health care system that serves a region of approximately 650,000 people. We employ more than 3,600 people, making us the largest employer in the city of Stamford and one of the largest in Fairfield County. Beyond the lifesaving care we provide 24 hours a day, 365 days a year, we contribute more than \$1.2 billion to our state and local economy and provide more than \$80 million in uncompensated care to the residents that need it most. We are committed to providing friendly, personal care coupled with the most sophisticated services to all residents of lower Fairfield County.

Stamford Health supports expanding access to health care and urges the Insurance and Real Estate Committee to move forward with the provisions of Senate Bill 842 that would enhance individuals' subsidies for health insurance premiums and create an insurance plan accessible to undocumented immigrants and others who may not be able to access a health plan.

We would caution against other provisions of the bill as they would disrupt a competitive insurance market in Connecticut and possibly lead to a government-operated health insurance program that could exacerbate the historic underpayment to providers of such programs including Medicaid and Medicare. Stamford Health is committed to providing the highest quality of comprehensive care for its patients and having the medical staff, facility and equipment prepared to handle emergency situations such as the pandemic. We continuously invest in partnerships that allow residents to receive care in Connecticut such as our newly enhanced collaboration with Dana Farber and Brigham and Women's Cancer Center and our relationship with the Hospital for Special Surgery. These essential investments require reimbursement levels that can sustain them.

In addition to direct care investments, Stamford Health also knows that health care includes more than medical care. We work with our community partners to help address social determinants of health that impact the health and wellness of our patients. If Senate Bill 842 leads to a government plan that underfunds hospitals, there will be further challenges to the ability to engage in community programs that improve the well-being of the community.

We believe the currently vitality of the Connecticut insurance market should be kept intact. Requiring the private insurance market to compete with the state could well lead to taxpayers assumption of costs. While no regulatory system is problem-free, Stamford Health's 2019 Community Needs Health Assessment (<https://www.stamfordhealth.org/app/files/public/3723/CHNA2019.pdf>) contains promising data concerning access to health insurance by all of its area populations.

The data show an increase in the number of the LatinX and Black population obtaining health insurance. In 2018, 87% of the LatinX in our catchment area, Stamford and Darien, reported having health insurance compared to 76% in 2015. The Black population reported gains also: 89% in 2018 versus 85% in 2015. The White population saw coverage go up from 94% to 97% in the same period. This progress in our view is the result of the Affordable Care Act, which we support and suggest should be allowed to continue to operate under the beneficial regulatory provisions currently in place.