

**Testimony of Stephen R. Smith, M.D., M.P.H. Before the Insurance and Real Estate  
Committee on S.B 842, An Act Concerning Health Insurance and Health Care in Connecticut  
February 9, 2021**

My name is Stephen Smith. I reside at 899 Montauk Avenue in New London and I am a family physician practicing at the Community Health Center in New London. I also serve on the board of directors of the Connecticut Health Advancement and Research Trust (CHART), the parent organization of the Universal Health Care Foundation of Connecticut and serve as chairman of the board of directors of the Health Education Center (formerly the Area Health Education Center of Eastern Connecticut). I also serve on the steering committee for Doctors for America here in Connecticut. I am professor emeritus of family medicine of the Warren Alpert Medical School of Brown University.

I see patients every day in my practice who lack health insurance. Some are dedicated employees of nonprofit organizations in New London who make too much to qualify for Husky, but not enough to afford private insurance. Others work at one of the many locally owned and operated businesses in our area whose employers can't afford to offer health insurance to their employees. And others work fulltime in construction, landscaping, house cleaning, or other physically taxing jobs but are ineligible for subsidized health insurance through the Access Health CT exchange due to their immigration status.

One such uninsured individual whom I care for suffers from Crohn's Disease. Unable to afford the effective yet expensive treatments for his disease, he waits until he feels really weak and then gets a blood transfusion. This time, he waited too long and his hemoglobin level fell to 4.3, which can be fatal. Fortunately, he received an emergency transfusion and survived. All of this could have been avoided if he had received standard medical care for Crohn's Disease, care that he simply couldn't afford without health insurance.

S.B. 842 can take a giant leap forward in addressing the dual problems of the uninsured in Connecticut and the high cost of health care for everyone. The State Employee Health Plan has a demonstrated track record for efficiency and effectiveness in providing health insurance to its 200,000 enrollees. By enabling nonprofit organizations, Taft-Hartley plans, and small employers to join new health plans envisioned in the bill and to be pooled with state employees, many currently uninsured individuals will be able to afford high-quality health insurance at last.

The bill will also reduce the number of uninsured in Connecticut by making it more affordable for individuals to sign up for plans in the exchange thanks to more generous subsidies by the state. Through a "look-alike" exchange, subsidies will also be available to hard-working, tax-paying immigrants.

The provisions of S.B. 842 will also benefit Connecticut residents who already have health insurance by instilling more competition into the health insurance marketplace, and putting the brakes on rising health care costs.

For me, I yearn for the day when I can provide the best health care I can to my patients and they can follow my advice without worrying about how to pay for it. S.B 842 gets us closer to that day. I urge your support for this important piece of legislation.