

Testimony supporting SB 842: An Act Concerning Health Insurance and Health Care in Connecticut

Alexa Straus, MS
Joint Committee on Insurance and Real Estate
February 09, 2021

Dear Senator Lesser, Representative Wood, and distinguished members of the Connecticut Insurance and Real Estate Committee,

I am writing in *strong support* of the Senate Bill 842: An Act Concerning Health Insurance and Health Care in Connecticut.

As a graduate student in health policy at the Yale School of Public Health, I have a dedicated interest in advancing the access to affordable, high quality health care. I strongly believe that SB 842 will attain this goal for the residents of Connecticut.

As one of the first states to implement the Medicaid expansion of the Affordable Care Act (HUSKY D) and with Access Health CT, Connecticut has a powerful track record in advancing access to coverage for its residents. SB 842 will continue and complement the previous efforts by focusing on affordability of coverage and care. A survey of Connecticut residents has shown that even before the pandemic, high costs were the most widely cited reasons for not having coverage. For 43% of the respondents, costs were also the reason to foregoing or delaying care.¹

The proposed bill builds on existing structures to improve access and affordability in a sustainable manner. While currently only around 40% of Connecticut businesses with fewer than 50 employees can offer coverage², the public option for small businesses, nonprofits and unions leverages the existing programs of the state employee health plan to provide them with affordable options. The proposed plan further addresses the high cost of coverage by increasing subsidies for the individual market and lowering out-of-pocket costs. The access to high-quality, affordable care will lead to a healthier population, which will decrease healthcare costs and enhance productivity. Designing the public option for small businesses, nonprofits and unions to be self-sustaining increases the sustainability of the proposed plan.

SB 842 is an opportunity for Connecticut to build on its achievements in providing coverage and access to care and to strengthen the foundation for a healthy population. I therefore, implore you to vote for this bill.

Thank you for your consideration,

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¹ Altarum - Healthcare Value Hub, "Connecticut Residents Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines" <https://www.healthcarevaluehub.org/advocate-resources/publications/connecticut-residents-struggle-afford-high-healthcare-costs-support-range-government-solutions-across-party-lines> (accessed Feb 6, 2021)

² Kaiser Family Foundation "State Health Facts – Connecticut" <https://www.kff.org/other/state-indicator/firms-offering-coverage-by-size/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22connecticut%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D> (accessed Feb 6, 2021)