

14 Petticoat Lane  
Trumbull, CT 06611  
February 9th, 2021

Members of the Insurance and Real Estate Committee  
Connecticut General Assembly

Dear Members:

My name is Douglas Sutherland and I am a resident of Trumbull. **I am writing you today to express my support for S.B. 842 because CT is facing a health care crisis and we must work to increase access to quality, affordable health insurance for our citizens.** The COVID-19 pandemic has exposed and amplified the deficiencies in the health insurance coverage in our state. Congress has failed to act, so we must act to protect our citizens because health care is a right, not a privilege.

For far too many of our residents, quality health insurance is simply out of reach. Many companies – especially small businesses – cannot afford to offer health insurance to their employees or they struggle to do so. Purchasing health insurance on the open market is out of reach for many people who have no other option. There is no excuse for this situation when a solution exists.

Insurance works by pooling people together to purchase coverage that would be prohibitively expensive for each individual in the pool. Not all members of the pool will need the insurance, but their premiums will go to help those members who do. The cost to each member is reduced by pooling the resources of all the members. The larger the pool, the more cost effective the premiums are for the insurance. This principle needs to be expanded in our state to small businesses, non-profits, and unions.

By leveraging the bargaining power of the large pool of employees of small businesses, non-profits, and unions across our state, the State Comptroller can bring down the cost of insurance for thousands of our citizens by negotiating with private insurance companies on behalf of this large pool of individuals. This has worked for our state employees and it can be expanded to work for thousands more.

Not only is expanding access to health insurance the moral thing to do for our citizens, it also makes sense economically. By helping thousands of small businesses, non-profits, and unions provide their employees with insurance, we strengthen our economy. This will help address another festering problem in Connecticut – the high cost of running a business in our state.

I strongly recommend that the Insurance and Real Estate Committee pass S.B 842 on to the full Assembly with a positive recommendation to help the thousands in CT who are struggling – especially now during the COVID-19 crisis.

Sincerely,

Douglas Sutherland