

Testimony of Tom Swan

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Before the Insurance and Real Estate Committee

In Support of SB 842 AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT

February 9, 2021

Senator Lesser, Representative Wood and other members of the Insurance and Real Estate Committee my name is Tom Swan, and I am the Executive Director of the Connecticut Citizen Action Group (CCAG). On behalf of our thousands of member families I want to commend you for raising SB 842 AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT and voice our strong support.

The current pandemic that we are all attempting to navigate has been a stark reminder that we need to make sure everyone has access to health care for any of us to be truly safe and reiterates the importance that health care spending must help strengthen our public health infrastructure. We believe SB 482 addresses both of these.

We strongly support the proposal to allow the Comptroller's office to design and offer an option for small businesses, non-profits, and Taft Hartley funds. Such an option will help to make all the plans more accountable and more affordable. Small businesses are essential to Connecticut's economic recovery and high deductible plans do not offer the protection small business operators and their employees need. An option that leverages the buying power of the state and incorporates the lessons from the state employee wellness initiatives would be welcome by small employers like CCAG. A recent poll found 71% of voters support a public option and that even after voters were read the misleading attacks used by the insurance industry voters still supported it by a 2:1 margin.

CCAG also strongly supports the restoration of Medicaid for parents up to 201% of the Federal Poverty Level. HUSKY works and enrollees are not subjected to copays and high deductibles. Furthermore, it allows parents to have the same coverage as their children. A high percentage of the uninsured fall into this income bracket and the exchange is not a viable option due to co-pays and deductibles.

We also applaud the effort make health coverage available to our undocumented neighbors. This is not just a moral issue, but as COVID has made clear it is a public health issue.

We also support efforts to remove unnecessary barriers to accessing Medicaid for people with disabilities and assisting people who become unemployed staying covered.

We agree that for too many people plans on the exchange are too expensive and that high deductible plans make access to care impossible for too many. We worry that this effort could just result in more business for insurance companies while not bring about structural changes that are needed or because of leave health care inaccessible due to high out of pocket expenses. We are concerned that insurers will just pass the charge off to policyholders and that the people who receive the subsidies still will not be able to access care. If this is to be included in the bill, we urge you to exclude high deductible plan from being eligible for the increased subsidies to make sure people can really access care.

I feel the need to voice my concern that members of the General Assembly [who have sent out](#) false arguments, that even industry doesn't stoop to, to their legislative email lists attempting to get people to weigh in against this bill. You will see dozens of people who weighed in with one sentence statements opposing the bill who have no idea what is really in the bill. This does not seem to be a proper use of legislative resources nor a good faith approach to legislating. This type of dishonest framing can not be tolerated and reminds us of the lies that resulted in the attempted coup on January 6th.

Finally, I want to make sure to point out something I think makes clear the sides in this debate. Opponents are proposing to socialize high risk costs on behalf of insurance companies but want to deny small businesses the ability to take advantage the buying power of the state and access to quality care that legislators and your families receive.

Thank you for your patience and we urge your support because this bill will address inequalities in our health care system and strengthen Connecticut's economy.