

Dear Members of Insurance and Real Estate of the Connecticut General Assembly:

My name is Vivian Templeton and I am from Southbury CT, Connecticut. I am a small farm owner with my husband, Jim. Both of us are self employed. I support S.B. 842: An Act Concerning Health Insurance and Health Care In Connecticut.

S.B. 842 will make health care equitable, dependable, and affordable by creating new public options for health insurance in our state.

As two self employed individuals we have paid for private insurance for the last 22 years. While at first we would cover our 3 children as well, they have since grown old enough to qualify for their own care. 22 years ago, monthly premiums for a family with a reasonable deductible cost me about \$500 per month. Now that Jim and I are alone, my premiums are \$1860 per month, with a \$6000 per person deductible! I basically make a mortgage payment each month in order to protect us from bankruptcy in case the worst happens.

This is for insurance that I bought through Access Health. We are fortunate that we don't qualify for payment assistance, since we are secure financially. Before buying through Access Health, the price I got for similar plans cost \$500 to \$600 more, off the Exchange.

My question is, what happens to people in my position who can't afford a house payment each month to get bare bones coverage? Premiums are based on age, so even if you never use your coverage, like my 63 year old husband, you still get hit with high premiums and left counting the days until you qualify for Medicare.

A public option for health care would lower costs for everyone. Blending the pool of very healthy people like Jim and less than healthy people.

Imagine what would happen to our economy if money that was spent on the gamble of insurance was poured into our local economies. Imagine what would happen to costs if the uninsured could get coverage and not leave hospitals stuck with medical costs for those who cannot pay. Imagine how much more desirable our State would be to business looking to expand, knowing that health care for workers is under control and that we have a healthy, stable population.

The majority of CT voters support a public option for health care. Republicans, Democrats and Unaffiliated voters, support a public option.

I urge this Committee and CT lawmakers to support SB 842 in this session to expand high quality, affordable health care by creating a new public option for health insurance.

Thank you for your consideration,

Vivian Templeton
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