

Insurance and Real Estate Committee

Testimony - 2021

The honorable Co-Chairs Matthew Lesser, Kerry Wood, Representative Lucy Dathan and other Committee members.

Like millions of working Americans, I earned too much to qualify for Medicaid and too little to afford health insurance. I was barely able to afford the medications I needed as a severe asthmatic

As a former medical secretary who grew up in the UK under the National Health Service (NHS) I learned firsthand the difference between health care and health insurance and how that difference has come to adversely affect the overall health of all Americans.

While I believe that some form of universal health care is the better choice, I am writing to encourage all legislators to support the public option proposed in SB842. We are in a health care crisis, and the lack of access to dependable care is hurting our families. And that hurts us all.

SB482 is not, as those who oppose it suggest, “socialized” medicine, it is a market-based solution designed to make health care affordable for over 350,000 low-income Connecticut residents and will help lower healthcare costs for all by bringing more competition to the health care marketplace. Actual patient care will still be decided entirely by professional healthcare providers, not by any form of government bureaucracy.

Even before the pandemic Black and Hispanic families were more adversely affected by lack of affordable healthcare than white Connecticut residents and SB842 will go a long way toward addressing this long-standing disparity in access to healthcare.

The high cost of health insurance forces uninsured and underinsured residents to use hospital emergency rooms, where even minor medical issues can cost as much \$1000 to treat. Who pays for this? Despite arguments to the contrary, part of the cost of treating low-income patients is borne by the already insured, resulting in increasingly high premiums, deductions, co-pays, and health care exclusions for pre-existing conditions.

While I understand that members of the health care insurance industry in Connecticut are expressing great concern about SB842 and are putting huge resources and a great deal of pressure on our legislators to oppose the idea of a public option, it is imperative that our legislators commit to crafting a feasible solution that puts patients first.

Sick or injured people should not be regarded as “consumers” in highly profitable insurance transactions that are more concerned with shareholders and their bottom line than with the health of those they insure.

Health care costs are a key driver of Connecticut’s high cost-of-living and it makes financial sense to expand healthcare access as described in this bill because it will help reduce the burden

on families as well as small business owners who struggle to provide health insurance to their employees. Less expensive healthcare costs will help put more money in the hands of working families, keep workers healthy and productive (reducing the expense of sick-time) as well as putting more money back into the local economy.

Although estimates vary, a large body of evidence shows that the United States spends about twice as much on the mere administration of healthcare as do most other first world countries without achieving any better overall healthcare outcomes.

I believe that SB842 will help reduce this healthcare disparity and I urge you to vote for SB842.

Thank you for your attention.

Sincerely,

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