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Dear Members of the Insurance and Real Estate Committees,

My name is Denise Weeks and I am from Glastonbury, CT. I am currently retired but worked as a project manager at local insurance companies for over 20 years. I support S.B. 842: An Act Concerning Health Insurance and Health Care in Connecticut.

While I will not benefit directly from provisions in this bill, I appreciate the plight of people who do not have access to company benefit plans. After being downsized in my late 50's I faced unrelenting challenges related to securing continued insurance coverage.

- For the first three years I was able to be covered under my husband's retiree plan at a cost one year of \$17,000 for premium, deductibles and co-payments.
- Kicked off that plan when my husband went on Medicare (it was treated like a termination) I had to fight the company for the privilege of going on COBRA for three years.
- Luckily, the ACA passed in time for me to secure insurance for the final 18 months prior to qualifying for Medicare. I paid a premium for a gold plan that covered less than the retiree plan, carried high deductibles and co-pays and required me to change from Hartford based providers to providers in Rockville, mid-stream in a critical diagnostic process.

Securing care was a challenge, in spite of having coverage:

- I needed the help of the insurance commissioner's office on two occasions to get the benefits due me.
- I experienced treatment delays and claim denials due to insurance company's mid-plan-year contract negotiation with in-network hospital providers.

It is not unusual for workers to be let go before retirement age and have difficulty securing employment that provides health benefits. I'm sure this is especially true during the pandemic. S.B. 842 would provide affordable options for older workers and others who don't have access to health insurance through their employers.

I urge the Committee and Connecticut lawmakers to support S.B. 842 this session to expand high-quality, dependable, and affordable health care by creating new public options for health insurance.

Thank you for your time,