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February 9th, 2021
Karlene Whonder, PCA
SEIU 1199NE
Before the Insurance and
Real Estate Committee

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

Good Afternoon Senator Lesser, Representative Wood, and members of the Insurance and Real Estate committee. My name is Karlene Whonder and I am a Personal Care Attendant (PCA). I currently live in New Haven, CT and I care for consumers in Ansonia and New Haven. I am here today to testify in support of SB 842.

I have been working as a PCA for 13 years and find fulfillment in this work. It makes me happy to see my consumers living comfortable lives, and to know I have helped them overcome their disabilities to pursue the luxuries others are able to enjoy. To give someone the opportunity to pursue their independence is a truly uplifting feeling.

At the same time I am deeply saddened by the fact that because of the outrageous costs of health insurance I am often not afforded this same opportunity. As a PCA I am not offered health insurance through my employer. I was fortunate this past year because I was able to qualify for Husky. However, I took on 15 more hours a week in October and will now make too much to continue to access Husky plans. This has left me feeling stressed and fearful of even the smallest medical inconvenience.

To make matters worse I am a diabetic and rely on insulin to survive. Even while on Husky my insulin was \$400 a month, which is financially crippling for me. Occasionally, my pharmacist will give me a slight discount on my insulin to help me afford this life saving medicine. On top of this, I have been forced to ration my insulin, taking less than my doctor recommends. While I know this is dangerous I have no choice, I simply can't afford it. I have even looked into private insurance plans through the health exchange; however, even the cheapest bronze plan has a \$795 premium, which again I can't afford.

If Connecticut had a public option, it would greatly reduce stress in my life. It is a burden when you are unable to afford the healthcare you need. People should not have to rely on the whims of other or the charity of their pharmacists to ensure they can afford the medicine they need to survive. The people of Connecticut deserve better. Please do the right thing and pass this bill, please support SB 842.

Thank you for your time.