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Terrell Williams, PCA
New Haven
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 Terrell Williams and I am a Personal Care Attendant (PCA) living in New Haven, CT. I am here today to testify in support of SB 842.

I care for consumers in New Haven, Hamden, and West Haven, and have been doing this work for 12 years. Working as a Personal Care Attendant is something I am incredibly proud of. Home care work is certainly not for everyone but if you have a mind for taking care of people, it just makes sense. I like the one on one time I get to share with my consumers. It's not just a job, you get to develop wonderful relationships with your consumers and there is an instant reward when you're doing this work knowing your helping someone. When I leave my family in the morning to go provide for them, I feel good and happy doing this work.

I typically care for three consumers, which allows me to make enough money to get by. Unfortunately, this also results in me earning too much money to qualify for Husky. When the COVID Pandemic began, the number of consumers I was caring for went from three to one. One of my consumers become ill and had to enter a facility, while I had to stop caring for another consumer due to an outbreak on the public transportation I used to reach his home. With my income reduced I was able to access Husky for a short period of time. However, I lost my eligibility around Thanksgiving of last year when I began working with more consumers once more.

Without access to Husky, I attempted to gain insurance through the state health insurance exchange. Unfortunately, the cheapest plan available was still nearly \$300 a month for an individual and did not cover dental, which is important to me as I am in need of a dental procedure that would cost me \$1,500 without insurance. I still have not had this procedure done, and I fear additional dental issues may arise because of it. I've had to resort to eating soup, oatmeal, and other softer foods, because I can't chew very well.

If I could enroll in a public option that gave me affordable and dependable health insurance it would be life changing. Not only would this give me greater peace of mind, but it would enable me to begin addressing medical issues and procedures I've been putting off. Too many individuals and families find themselves in limbo, making too much money for Husky but not enough for an insurance plan that doesn't even meet their needs. It is time for Connecticut to have a public option. Please support SB 842. Thank you for your time.