



Re: S.B. 842 - An Act Concerning Health Insurance and Health Care in Connecticut

Testimony of NAMI (National Alliance on Mental Illness) Connecticut
By its Executive Director, Lisa B. Winjum, JD
Insurance and Real Estate Committee
February 9, 2021

Senator Lesser, Representative Wood, and members of the Insurance and Real Estate Committee, as the Executive Director of the Connecticut State office of the National Alliance on Mental Illness (NAMI Connecticut), I am writing today in support of Senate Bill 842, An Act Concerning Health Insurance and Health Care in Connecticut.

NAMI is the nation's largest mental health organization dedicated to building better lives for all people affected by mental health conditions. NAMI Connecticut and its nine local affiliates provide support groups and educational programs for people with mental health conditions and their loved ones and advocates for policies to improve the lives of people affected by mental health conditions.

I am testifying today as both as the leader of an organization committed to making sure the expanding access to health insurance as part of our national and state public policy platform to make sure people with mental health conditions get the best care possible and as the head of a small nonprofit organization that is struggling to provide our team with quality, affordable care.

Since joining NAMI Connecticut in October 2019, I have been exploring obtaining better health care coverage for our employees. It has been frustrating because there are few options for a small organization like ours. I am deeply concerned that our benefits are not attractive to potential new employees and hamper our efforts to recruit and retain talented staff. When I accepted the Executive Director role at NAMI, I did not enroll in the employer provided health plan because it was too expensive and the benefits woefully inadequate. My spouse and I stayed on COBRA as long as we could because it cost us less—for better coverage—than the best plan NAMI Connecticut can offer its employees.

NAMI Connecticut is not alone. Many small businesses and nonprofits can't afford to provide health insurance for their employees: we need new options to make it more affordable for small businesses and nonprofits to offer quality health care coverage. Organizations like mine are particularly hard hit because the State of Connecticut has failed to adequately fund the nonprofit sector over the past decade. Overall funding to nonprofits in Connecticut hasn't even kept up with inflation, let alone the skyrocketing increase in health insurance premiums, deductibles, and co-pays.

Our support for SB 842 is about more than us as an employer. It is about the needs of the thousands of people in Connecticut affected by mental health conditions who aren't getting the care they need and deserve.

There is an ongoing health and mental health care emergency that demands urgent action.

About one in five Americans experience a mental health condition, but only half receive treatment. Only about four in ten people in Connecticut with a mental health condition received any treatment last year. Comprehensive coverage of mental health care should be the standard for everyone in our state and in our country, along with access to quality treatment when and where people need it.

The COVID-19 pandemic has caused a substantial increase in people seeking mental health care, and we expect this rising demand to continue for months to come. The vaccination offers hope for a new normal, but the mental health challenges resulting from the isolation, stress, anxiety, and uncertainty of our pandemic lives will be with us for a long time. It's critical that we expand health and mental health care coverage and make dependable health and mental care more affordable and accessible in the face of a deadly pandemic, especially with so many people losing their jobs and with it their health insurance coverage.

New options are critical, not just for NAMI Connecticut, but for all of Connecticut:

- Too many businesses and individuals are not being served by the current health care market.
- The state can build on its successful state employee health plan to help more people access quality, affordable coverage.
- This will open better options for more people: small businesses, nonprofits, individuals and undocumented immigrants.

The Connecticut Plan (Senate Bill 842) will take a bold step forward, offering health plans to:

- Restore eligibility for HUSKY A parents to 201% FPL
- A public option for small employers and nonprofits.
- Subsidies for some people to purchase health insurance on Access Health CT
- Connecting people applying for unemployment benefits to Access Health CT for insurance options

This bill offers employers and individuals the choice to buy health plans that:

- Do not have high deductibles

- Offer a range of health plan options from a quality-first network to the benefits included in the state employee plan
- Provide the benefit of pooling with more employers to have more bargaining power and keep rates in check
- Do not require a long-term commitment to stay in the plan

A public option is good for our economy and will lower costs for everyone.

- Making health care more affordable is good for our economy. Expanding access and lowering costs puts more money in the pockets of working families, empowers people to seek better job opportunities, levels the playing field for small businesses and strengthens our economy by keeping our employees healthier and more productive.
- A public option would lower costs for everyone. When people without insurance cannot pay for their care, hospitals and insurance companies pass the cost along to the rest of us. This proposal ensures that people have affordable health insurance and are able to get the medical treatment they need, which will bring down costs for everyone.
- Health care costs are a key driver of Connecticut's high cost-of-living. Reducing health care expenses— especially for working- and middle-class residents—will expand the state's economy and ease the financial burden on families.
- Consumers demand dependable, affordable care. A majority of voters¹ (84%) in Connecticut believe making a change to our healthcare system as a result of COVID-19 is important and 7 in 10 voters support a public healthcare option.

Offering public plans will provide access to affordable, quality health care coverage for people in Connecticut. I urge you to support SB 842.

Thank you for your time and attention.

¹ CT Campaign for Affordable Health Care
<https://drive.google.com/file/d/1ZOwfc7l1xDDmdVHku6Jqgl5x5VTXSxQp/view>