

## Testimony Regarding An Act Concerning Health Insurance and Health Care in Connecticut

February 9<sup>th</sup>, 2021

Dear Senator Lesser, Representative Woods, and esteemed members of the Insurance and Real Estate Committee,

My name is Corona Zhang and I live in West Hartford, Connecticut. I stand **IN SUPPORT of SB842 An Act Concerning Health Insurance and Health Care in Connecticut.**

We have known for a long time that health insurance is expensive and inaccessible to many Connecticut residents. This is a huge problem, because having health insurance is a significant determinant of health. Health insurance is important to lowering costs of healthcare for everyone, and because healthcare is a human right. The pandemic has made it even clearer that access to health care starts with having health insurance. Without insurance or with deductibles and other costs too high to manage, people are less likely to get tested for COVID-19 or any other illness.

HUSKY Health programs are one part of larger efforts to make health care affordable for everyone. For people at lower income levels, HUSKY is the best option because it offers comprehensive coverage, removes the barrier of deductibles and other out-of-pocket costs, and is funded, in part, with federal dollars. **I strongly support the bill returning HUSKY A eligibility for parents to 2015 levels.** When I was born and my family had recently immigrated, my parents were on a plan similar to Husky A. By having insurance, we could guarantee we wouldn't have major unanticipated health expenditures, as well as ensuring we had access to basic healthcare needs.

For a number of reasons, many related to structural racism, immigrants without documents and lower income people in Connecticut are disproportionately likely to be people of color. So, **the HUSKY A eligibility change and efforts of this bill to create a path to insurance coverage for immigrants are likely to help address disparities in health care.** All people, no matter their documentation status or race, deserve access to healthcare and the ability to be healthy. =

**I believe that any public option should: not impose out-of-pocket costs that keep people from getting care, require standardized collection of race and ethnicity data (data is SO important!), and include a pathway for consumer input.**

Thank you for the opportunity to testify regarding **An Act Concerning Health Insurance and Health Care in Connecticut.**

Sincerely,  
Corona Zhang  
West Hartford and UConn MPH Student