



February 9, 2021

Statement  
Of  
Anthem Blue Cross And Blue Shield in Connecticut  
On  
**SB 842 AN ACT CONCERNING HEALTH INSURANCE AND HEALTH CARE IN CONNECTICUT.**

Good Morning, Senator Lesser, Representative Wood, Senator Hwang, and Representative Pavalok D'Amato, and members of the Insurance Committee. My name is Christine Cappiello, and I am submitting testimony regarding **SB 842, An Act Concerning Health Insurance and Health Care in Connecticut.**

While we share the goal of reducing health insurance costs, we believe it should be done by building upon what has already been done in Connecticut. Everyone in the state deserves access to quality, affordable healthcare coverage. But this proposal, like others in the past, forges a path to single-payer health care that will likely limit people's choice while increasing taxes and ballooning the state budget.

When "public option" is referred to, it includes proposals to open up the State Employee or State Partnership Plan, as well as recommendations to create a Husky Medicaid Buy-In, and/or any other government-run proposal that seeks to compete with the private market. While we appreciate the growing frustration with health insurance costs, it is essential to note that premiums are just a reflection of the underlying cost of care. That is where Connecticut's policy directives should focus. It's important to understand that the vast majority of today's premium dollar goes directly to supporting reimbursement of physician, hospital, and other treatment providers. Without changing the underlying costs, subsidizing those costs, or both, the cost of health care coverage will continue to rise.

We urge state policymakers to work with all the stakeholders - carriers, providers, businesses, advocates, regulators, and the Exchange, to address today's cost drivers while promoting policies that support value-based health care. Let's build on and improve working where private coverage, Medicare, and Medicaid work together – not start over. And until the unit cost of health care is addressed, i.e., the prices charged by providers, hospitals, pharmaceutical companies, and even the government itself in the form of taxes and assessments, the struggle will continue to provide quality, affordable health care coverage to all. We need to exercise caution in deliberating various reform proposals so that what's working isn't undermined, and we don't do more harm than good.