UNIVERSAL HEALTH CARE
Foundation of Connecticut

Testimony in Opposition to HB 6709: An Act Concerning Access Health CT, HB 6710: An Act Concerning Association Health Plans, HB 6712: An Act Concerning The Removal Of Assessments On The Connecticut Health Insurance Exchange

Rosana G. Ferraro
Program Lead of Health Justice Policy Advocacy
Universal Health Care Foundation of Connecticut

Hello, chairs and members of the Insurance and Real Estate Committee:

Thank you for the opportunity to testify today. I am Rosana Garcia Ferraro from Universal Health Care Foundation of Connecticut. We are committed to a Connecticut where health justice is truly achieved for everybody.

I'm here to voice our opposition to HB 6709, HB 6710, and HB 6712.

For us, universal means everybody. And these three bills do not help everybody. These three bills don't address the underlying prices of health care, harm the insurance market, and ultimately, and most importantly, hurts people who rely on private health insurance.

Today's warnings from the state Healthcare Advocate and others are exactly our fears. We don't need any wiggle room for further destabilization of the small group market, for potential discrimination based on pre-existing conditions, for plans that will effectively kick folks off when they get sick with high premiums or plans that don't cover important health care services.

Put HB 6710 together with HB 6712, which puts the onus of funding Access Health CT on the state rather than the insurers, and HB 6709, which seems to bypass Access Health CT entirely for the selling of qualified health plans -- it looks like a trifecta of bills that weaken Access Health CT and worse, consumer protections in private health insurance.

There is a reason that in Connecticut, Access Health CT exists, and association health plans do not. There's a reason the Patient Protection and Affordable Care Act passed – it was needed. It's not perfect, but it does protect folks that rely on private insurance.

What concerns us is not the testimony of those who stand to profit from association health plans or the other bills. We are most concerned about the people, the families, who will be harmed by these proposals -- thinking more broadly about everyone who relies on private health insurance in this state, not just those who would be covered by association health plans.

HB 6710 is a risky way forward. We've seen this game before, and people lose. We don't want to watch the replay and urge the committee to reject these proposals. Thank you for your time this evening.