



March 5, 2020  
Rob Baril, President  
SEIU 1199NE  
Before the Insurance and  
Real Estate Committee

***In Support of SB 346: AN ACT CONCERNING PUBLIC OPTIONS FOR HEALTH CARE IN CONNECTICUT***

Good Afternoon Senator Lesser, Representative Scanlon, and members of the Insurance and Real Estate committee. My name is Rob Baril and I am the President of the Service Employees International Union District 1199NE, representing 26,000 healthcare workers across the state.

I am submitting this testimony in support of SB 346. This bill would be a step in the right direction for Connecticut in addressing the broken, for profit healthcare system we have in this state. As things are right now, thousands of families across Connecticut are either uninsured or have health insurance plans that are too expensive to use. While there are some options, such as Husky health insurance, for individuals and families in very specific scenarios, there is a large population of Connecticut residents whose only access to health insurance is through their employer, and most of the time, those employer sponsored plans are completely unaffordable.

For instance, community healthcare providers employed by Whole Life Inc. in Fairfield County are offered a private plan by their employer that cost \$380 a month with a \$3,000 deductible for individuals or a \$6,000 deductible for families. For these healthcare providers making approximately \$15 an hour, these plans are not only financially backbreaking but are so costly to utilize they leave the worker virtually uninsured. Unable to afford the massive deductibles, workers often times delay seeking care or simply never go. This means putting off preventative care that could improve their overall health and reduce their future healthcare expenses. Ultimately these plans only become applicable when one suffers an unexpected health crisis. Someone shouldn't have to be diagnosed with cancer for their health insurance to be worth using.

In passing this bill you will be making a stand for Connecticut's working families and individuals who desperately need relief from the profit driven, predatory practices of private health insurance companies. Establishing a public option in Connecticut would create real choice in the state's health insurance marketplace and give people the flexibility they need when making important life decisions. A young professional can change careers without worrying about losing their insurance or a single mother can take herself and her children to their regular checkups without incurring financial ruin. In addition to giving people more freedom and flexibility in their lives, a public option would create incredible cost savings for

workers across the state. Instead of spending thousands of dollars a year on a health insurance plan that is too expensive to use, someone could use that money to go back to school, start a business, or simply pay off an existing debt.

The formation of a public option is not a question of whether or not it is the right thing to do, but a question of whether or not this legislative body has the will to do what is right. This bill will undoubtedly be opposed by the large insurance companies in the state, who would like to continue making profits hand over fist on the backs of the middle and working class in the state. We must be courageous enough to pass this bill, and in doing so provide the people of Connecticut the relief they desperately need and deserve.

Thank you.