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CGA-Insurance & Real Estate Committee Public Hearing—March 5, 2020

**Lesley Bennett Written Testimony is Support of SB 346: AN ACT CONCERNING PUBLIC OPTIONS FOR HEALTH CARE IN CONNECTICUT.**

Good morning Chairman Lesser, Chairman Scanlon, Vice Chairs Dathan and Hartley, Ranking members Pavalock-D'Amato and Kelly, and distinguished members of the Committee. Thank you for this opportunity to testify **in support of raised Senate Bill 346.**

My name is Lesley Bennett, I am a Stamford CT resident, parent and primary caregiver of a daughter who was born with a rare metabolic disorder, and advocate for those living with a rare disorder. As a leader of the Connecticut Rare Action Network, and former Co-Chair of the SIM Grant Practice Transformation Task Force (PTTF), I am very familiar with the health insurance problems that many small business owners and self-employed individuals face affording health insurance coverage. For small businesses the costs associated with offering employees a plan that will them and the employees families with quality health care threatens to put the business owner out of business; and for those who are self-employed, such as freelance writers or independent health therapists, who make too much money (under ACA guidelines) to qualify for a subsidy/assistance, the cost of many health private plans offered in our state's Exchange are just too high—leaving CT families to decide whether to buy insurance through the Exchange, pay the mortgage, buy food for a family, or go into debt. A recent poll by the Universal Health Care Foundation of Connecticut showed ~50% if the adults in our state have trouble affording health insurance and more than 40% either delayed care or did not get care due to cost! According to one of our rare disease parents, the cost of providing health care coverage for his family of three is more than the cost of the mortgage payments for his home and every year the cost of his premium goes up dramatically!

**I strongly urge members of this Committee to vote in favor of SB346.** It is important that all Connecticut residents have access to affordable health insurance. From my perspective it is time for Connecticut to consider a PUBLIC OPTION for health care coverage and allow small businesses and the self-employed to buy into the state employee health plan. The state health plan provides high quality health coverage and Connecticut has demonstrated that the state employee plan has lower administrative costs than many private insurance plans currently offered to small companies and individuals in the Exchange. By allowing individuals and small business owners to pay premiums for the 190,000 member state employee health plan, the PUBLIC OPTION offers the state an opportunity to make a huge difference in the quality and affordability of health coverage options for Connecticut residents without resorting to subsidies or going through cumbersome process of applying for a waiver (and coming up with the funds) for a re-insurance program that may not lower costs or improve the quality of health coverage for residents of our state. . I

Thank you for allowing me to comment on this issue and I personally appreciate all the hard work that Representative Scanlon, Senator Lesser, Comptroller Kevin Lembo, and Healthcare Advocate Ted Doolittle have done to come up with vital health insurance options for all residents of our state—especially small businesses and self-employed individuals. Thanks,LesleyB



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