

Insurance and Real Estate Committee  
SB 346 – An Act Concerning Public Options for Health Care in Connecticut  
March 5, 2020

Dear Senator Lesser, Representative Scanlon, Ranking Members Kelley and Pavalock-D'Amato, and other members of the Insurance and Real Estate Committee,

My name is Rachel Besse and I am a second-year Master of Public Health Student at the Yale School of Public Health. Thank you for taking the time to consider this important issue. **I am writing today in strong support of SB 346 – An Act Concerning Public Options for Health Care in Connecticut.**

I support SB 346 because will expand insurance coverage for non-profit and small businesses, Taft-Hartley union members and individuals. Healthcare costs can be debilitating to many individuals and families, so improved access to health insurance coverage mitigates potentially catastrophic healthcare costs and enables individuals to receive the consistent, comprehensive care they need. In Connecticut, 50% of people have had difficulty affording healthcare services, and 43% have delayed or completely forgone care due to inaccessibly high costs. After the course of care, the cost of healthcare services is a burden to patients, and 24% of adults in the state have struggled to pay off their medical debts.

SB 346 is an important way to improve healthcare equity in the state. This healthcare plan will improve competition in the insurance market, which will make premiums and deductibles more affordable. It will enable small businesses and non-profit organizations to keep skilled workers and compete with benefits offered by larger corporations. Above all else, it will provide stability to beneficiaries, whose once sky-high healthcare costs will be more affordable and predictable when covered by the Connecticut Plan.

**I encourage the members of the Insurance and Real Estate Committee to support SB 346, as it is in the best interest of the health care of Connecticut's small businesses, non-profit organizations, Taft-Hartley union members and individual plan buyers.**

Thank you for your time and attention to this important issue.

All the best,  
Rachel Besse