



**Testimony of Thomas Burr
Insurance and Real Estate Committee
March 5, 2020**

Re: S.B. 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 Thomas Burr, I am the Community and Affiliate Relations Manager at the Connecticut State office of the National Alliance on Mental Illness (NAMI Connecticut). NAMI CT is in support of Senate Bill 346 - An Act Concerning Public Options for Health Care in Connecticut.

NAMI is the nation's largest mental health organization dedicated to building better lives for all people affected by mental health conditions. NAMI Connecticut, and its local affiliates provide support groups, educational programs, and advocacy for people with mental health conditions and their family members and love ones.

The continued, unsustainable rise in health care costs, including premiums, deductibles, co-pays and co-insurance has become an unbearable burden not only for me and my family, but my co-workers as well. For example, my wife and I get health insurance from our respective employers, but with the astronomically high deductibles, we cannot afford to get sick or injured.

NAMI Connecticut wants better choices for health care for its employees, because:

- Health care costs are a problem: 50% of Connecticut residents have struggled with a health care affordability problem in the past year, according to a 2018 survey¹
- People have trouble getting the care they need: Health care costs are causing people to delay or avoid care, including skipping recommended medical procedures and medications, according to the 2018 survey
- Many small businesses & nonprofits can't afford to provide health insurance for their employees: We need new options to make it more affordable for small businesses and nonprofits to offer quality health care coverage for their employees
- The State of Connecticut has failed to adequately fund their nonprofit section over the past decade: Overall funding to the nonprofit section in CT hasn't even kept up with inflation, let alone the skyrocketing increase in health insurance premiums, deductibles and co-pays

New options are critical, not just for NAMI Connecticut, but for all of Connecticut:

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- Too many businesses and individuals are not being served by the current health care market
- The state can build on its successful state employee health plan to help more people access quality, affordable coverage
- This will open better options for more people: small businesses, nonprofits, individuals and undocumented immigrants

The Connecticut Plan (Senate Bill 346) will take a bold step forward, offering health plans to:

- Small businesses with 50 or fewer employees
- Nonprofit organizations of any size
- Individuals who purchase their own coverage
- Unions with Taft-Hartley health plans

This bill offers employers and individuals the choice to buy a health plan that:

- Do not have high deductibles
- Offer a range of health plan options from a quality-first network to the benefits included in the state employee plan
- Provide the benefit of pooling with more employers to have more bargaining power and keep rates in check
- Do not require a long-term commitment to stay in the plan

Please help NAMI Connecticut be able to offer its employees access to affordable, quality health care, and vote YES on S.B. 346 - An Act Concerning Public Options for Health Care in Connecticut.

Thank you for your time and attention.

Sincerely,

Thomas Burr
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¹ - <https://universalhealthct.org/publications/poll-of-connecticut-residents-on-health-care-costs/>

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