

Testimony Supporting SB 346 : An Act Concerning Public Options for Health Care in Connecticut

Jack Carlson

March 5th, 2020

Dear Senator Lesser, Representative Scanlon, Senator Kelly, and Representative D'Amato and the other members of the Insurance and Real Estate Committee,

I am testifying today in strong support of **SB 346: An Act Concerning Public Options for Health Care in Connecticut**.

My name is Jack Carlson and I am a graduate of Central Connecticut State University with a bachelor's degree in economics. I am here today to tell you my healthcare story as well as talk about what SB 346 means to Connecticut's small businesses, non-profits, and Taft-Hartley groups.

I am lucky to be represented by a union, Local 217 of UNITE HERE!, and be employed by a large international corporation, Sodexo, which has negotiated with my union a health care plan that is not only affordable, but useable as well. If I have a medical emergency, I do not worry about the costs of the hospital bill or ambulance ride as my insurance coverage caps my out of pocket expenses. If I need to see a doctor I have no deductibles and a small co-payment. Prescription drugs are affordable, and I can go to almost any pharmacy I want.

I do not worry about my healthcare needs, however I do worry about my friends, family, and fellow citizens.

I am quite aware that my case is the exception to the rule in the state of Connecticut and this country. For many people, healthcare costs increase year after year, with premiums that can eat up as much as 10-15% of your take-home pay, as well as many plans having deductibles as high as \$7,000 depending on what is offered to you by your employer or is available in the marketplace. Prescription drug prices continue to skyrocket and leave people rationing their drugs to be able to afford them. This makes these plans effectively useless, and unless you have a major medical emergency you will find yourself paying your medical costs out of pocket until you hit that deductible.

My grandmother takes half doses of Advair, a steroid that allows her to breathe because she can not afford to take the drug as prescribed.

My fiancée had a medical emergency this past December and left the hospital with a \$1,500 bill and was charged \$400 for an ambulance ride.

My friend struggles with sleep apnea but puts off a sleep study because the average cost in the state of Connecticut is \$6,000 and his deductible is close to \$7,000.

I could go on, but I know there are many, many more stories like my friends and family that play out every single day.

SB 346 would be a large step in the right direction for this state, for its citizens, and for the many small businesses, non-profits, and Taft-Hartley groups that would benefit from this legislation. Employers want stability in pricing, the ability to retain skilled talent, and to be able to afford healthcare coverage for themselves and their families. Creating a Connecticut Plan for health insurance would ensure that they receive the coverage they need, can offer plans their businesses and employees can afford, and the stability that they deserve.

The state of Connecticut is not viewed as business friendly, but this is an issue that would help address that and bring people across the aisle together to address one of the major challenges facing Connecticut. I urge you and your colleagues to support this bill and do the right thing for Connecticut.

Thank you for your time,

Jack Carlson