

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

Joy Chen

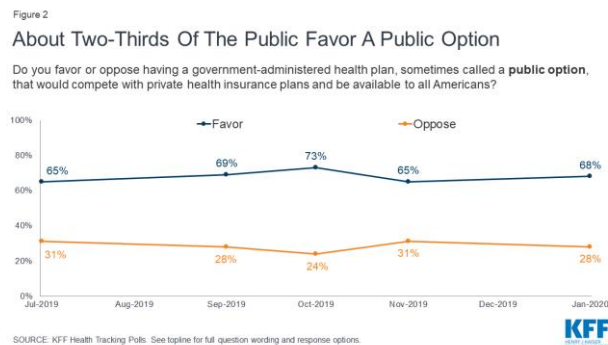
Insurance and Real Estate Committee

March 5th, 2020

Dear Senator Lesser, Representative Scanlon, Senator Kelley, and Representative Pavalock D'Amato,

My name is Joy Chen and I am a graduate student at the Yale School of Public Health studying health policy. **I am writing today in strong support of SB 346, An Act Concerning Public Options for Health Care in Connecticut.**

The public option will give individuals access to a qualified health plan that will be procured by the state and can be sold through the ACA's government-created Marketplaces (either federal or state) or off-exchange. The public option would bear health insurance risk like other insurers, complying with the ACA's insurance reforms (e.g., modified community rating, guaranteed issue, and essential health benefits) and offering coverage in the same actuarial value tiers. According to a Kaiser Family Foundation poll, about two-thirds of the public favor a public option:



As you all know, healthcare is one of the top issues for Americans. Approximately 67 percent of Americans believe that many people in the country do not have access to the healthcare they need, and 54 percent believe it is unfair that people with higher incomes are able to afford better healthcare than those with lower incomes. There is public support in making our healthcare system more equitable. I support SB 346 because it will offer multiple plan options to align with consumer's budget and benefit needs, include dental insurance, and stabilize costs by leveraging the market power of the state employee plan.

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

Best,
Joy Chen