



**Written Testimony
Insurance and Real Estate Committee
Connecticut General Assembly
March 5, 2020**

Good afternoon. Mr. Chairs and members of the Insurance and Real Estate Committee.

Thank you for the opportunity to testify in support of SB 346, The Connecticut Plan.

My name is Joanna Dornfeld and I am Senior Director for State Affairs with United States of Care. United States of Care is a nonpartisan nonprofit founded two years ago by former Acting CMS Administrator Andy Slavitt, and a diverse Board and Founder's Council, around our mission that every person in America should have access to quality, affordable health care regardless of health status, social need or income. We've been partnering with leaders in Connecticut over the last year to support efforts to expand access to care and are honored to be here today.

It's no surprise to you that according to a poll conducted by Altarum Health Care Value Hub:

- 50% of people in Connecticut have had difficulty affording health care;
- 43% of Connecticut adults reported delaying or forgoing care because of cost; and
- 24% struggled to pay a medical bill.

More than a dozen states across the country are exploring ways to leverage their existing state infrastructure, such as a state employee health plan, to add another, more affordable insurance option to the marketplace to best meet each state's unique needs. Washington state is implementing Cascade Care, and today, legislative leaders in Colorado plan to introduce a bill to create a new state option.

Just as these states are forging their own paths, the Connecticut Plan has been carefully crafted to initially target the challenges in the state's small group market.

As you know, small businesses employ more than 700,000 people in Connecticut – almost half the state's workforce – and yet less than half can afford to offer health insurance to their employees, leaving a quarter of employees with no access to health care from their employers according to the Employee Benefit Research Institute (EBRI).

And a recent poll conducted by Small Business Majority showed that 47% of small businesses nationally cited health care costs as a top barrier to maintaining or growing their business and nearly 90% of small business owners ranked making health care more accessible and affordable of high importance.

The costs to both employees and small businesses are real. For example, one study found that workers who were uninsured missed almost five more days of work each year than those who had insurance. This means those working people lose wages and their employers lose productivity.

A state's economy is only as strong as its workforce, and strong economic growth in the state means ensuring that Connecticut workers and their families can afford the care they need to stay healthy and thrive. The Connecticut Plan builds on a successful existing approach to provide more affordable coverage options and increase choice - responding to the needs of small businesses and their employees.

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