

KEVIN LEMBO
STATE COMPTROLLER


MARTHA CARLSON
DEPUTY COMPTROLLER



STATE OF CONNECTICUT
OFFICE *of the* STATE COMPTROLLER
165 Capitol Ave.
Hartford, CT 06106

Written Testimony
Comptroller Kevin Lembo, March 5, 2020

Senate Bill: 346 AN ACT CONCERNING PUBLIC OPTIONS FOR HEALTH CARE IN CONNECTICUT

Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato and members of the Insurance and Real Estate Committee. Thank you for the opportunity to testify in favor of Senate Bill 346 to establish The Connecticut Plan.

I am here today because all of you and I – and every other state elected official in Connecticut, including the Governor – have something in common. No matter our political leanings, or anything else that sets us apart, we share at least one thing:

We have access to the highest quality and most efficient health care in the State of Connecticut.

And possibly the nation.

While this may be our commonality, it sets us apart from many of the people we represent, including many of those sitting behind me – and most Connecticut residents who cannot be here today.

Why can't they be here today? Because they are working, maybe running a small business and trying to keep the lights on. Maybe they're employed by a nonprofit that has relieved government of some of its moral obligation to help care for our most vulnerable disabled population, house the homeless or feed the hungry. Maybe they're paving our roads or constructing our buildings.

These are the people who don't have, and may never have, the luxury of stepping foot into this building in the middle of the afternoon, in the middle of a workweek – or to hire high-paid lobbyists to speak for them.

I've sat across from this committee (in partnership with some of you) many, many times before. How much longer can we explain to the rest of Connecticut – including the small business owners, nonprofits and workers who are the engines of our economy – that we are okay to enjoy our highest-quality health care, but unwilling to even allow them to **buy in** to that same care?

I will sit here again, as many times as I must, until we finally make things right – and establish The Connecticut Plan. It's time to share our care.

And remember: We are not talking about free health care, or a government takeover of an industry, even if that's what the high-dollar advertising campaigns will surely allege – we are simply talking about allowing others to *buy, purchase, pay for* access to our plan.

For Workers, Individuals, Small Businesses and Nonprofits

The Connecticut Plan would allow small businesses, nonprofits, union Taft-Hartley Plans and individuals with no workplace insurance access to buy into a variety of plan choices offered by the state.

These plans would range from the most affordable quality-focused plans to the full benefits of the state employee plan. It would be up to the employer or individual to determine what plan choice meets their budgetary and benefits needs. No matter which they choose, plans will be efficient and will not have high deductibles.

This legislation would:

- Allow the state to leverage its heft in the marketplace, working in collaboration with our corporate partners – many of them headquartered in Connecticut – to provide Connecticut employers the best quality and most efficient health plan choices possible.
- Allow small businesses and nonprofits to retain their best employees and attract new talent by competing with big corporate benefit packages.
- Keep costs predictable year over year. No more double-digit and erratic premium increases.
- Give all people in Connecticut the chance to access a *health* plan, not just an *insurance* plan.

For the Economy

As administrator of the state employee health plan, my team and I have spent the last several months negotiating a new health care dynamic across the state. We have been, and are continuing, to sit at the table, side by side, with some of the biggest and most essential employers in Connecticut:

With every hospital in the state, as many medical groups as we can reach, with health care innovators and with those in the insurance industry who recognize that we can do better. And we're building a new dynamic to drive up quality and drive down costs in the health care market.

Our willing corporate partners, like the small businesses and nonprofits we want to serve, recognize that Connecticut's economic future depends on government, corporations, small businesses and nonprofits doing more to close the gaps between us, rather than make them wider. When you want to concern yourself with Connecticut's economic future, these are the companies that should have your ear – not those that bring only threats with zero solutions of their own.

Again, I have sat here year after year – and each year was told that private industry, all on its own, should be left to correct a gross moral and economic wrong in the health care marketplace.

Each year, the number of small businesses and nonprofits able to offer employer health care continues to dwindle. I'm still waiting. And so is everyone else. As elected officials, it's time to share our care.