

Written testimony supporting Senate Bill 346

Members of the Insurance and Real Estate Committee,

I write to you in support of Senate Bill 346, An Act Concerning Public Options for Health Care in Connecticut.

I grew up in Connecticut, attended college here, and am now in my 8th year of the MD/PhD program at Yale School of Medicine. During my training, I have served as a primary care provider for a panel of low-income patients in the New Haven community. For many of those who do not qualify for Medicaid, health insurance is out of reach.

One of my patients pays out of pocket to see us in Yale's Primary Care Clinic. He has chronic heart burn and began having difficulty swallowing. That raises alarm bells: these are symptoms of esophageal cancer, which kills more than 80 percent of patients within five years of diagnosis. However, he cannot pay for the endoscopy that would allow us to determine whether he has the disease and begin treatment as soon as possible. He is employed as an electrician, and he makes too much money to be eligible for HUSKY. The options on the exchange are too expensive for him. He is the kind of patient for whom we need to fill the gaps, and for whom a public option could be a life-saving policy intervention.

But he is not the only one. It is essential that this public option be available for our most vulnerable community members. That means all individuals, not just small business and non-profit employees. Another one of my patients was an informal worker in construction and an undocumented immigrant. He was using a dull drill bit, which his employer had refused to replace, and he broke his hand. He went to the Emergency Department, where he lied that he had fallen on his hand, as his employer had instructed him. His hand was splinted, but he was not able to return for his follow-up with Surgery because he couldn't pay for the visit. By the time he came to us months later, he had chronic pain and limited use of his hand. He had no way of working, had lost his apartment, and had fallen into depression. This man was vulnerable as an uninsured person in our state, and he was vulnerable as an undocumented immigrant, and these afflictions reinforced one another. Our policies are partly to blame: undocumented immigrants are currently prohibited from purchasing health insurance on the state marketplace. Our state needs to provide a public option for insurance as a lifeline for these community members.

In 2009, when I was in college, I visited the Capitol to support the SustiNet bill, which of course ultimately passed but was not implemented, as CT became a leader in implementing the Affordable Care Act. Now, 11 years later, it's time to fulfill the commitment that we made to provide a public health insurance option for all CT residents and to make our health insurance system more transparent and accountable. And it is critical for the final version of this bill to make this option available to all individuals, including undocumented immigrants.

Thank you for your consideration and your important work on this matter.

Respectfully,

Matthew Meizlish
Lifelong CT resident
MD/PhD student, Yale School of Medicine