

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

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

I am writing in *strong support* of the **Senate Bill 346: An Act Concerning Public Options for Health Care in Connecticut**.

My name is Helen Moore, and I am a graduate student at the Yale School of Public Health studying health policy. As an aspiring public health professional, I have a duty to support policies that would provide greater access to quality care and financial protection for Connecticut residents.

In 2010, Connecticut became the first state in the nation to expand Medicaid under the Affordable Care Act. The state also created its own health care exchange, which gave Connecticut the opportunity to build a personalized platform for its residents to access comprehensive care.¹ This momentous effort in the form of HUSKY D expanded coverage to more than 200,000 low-income adults and reduced the number uninsured by 45 percent.² The ACA brought in more than \$1 billion in new federal funds and the cost of uncompensated care has declined by 61 percent.³ Overall, Connecticut's health and financial status has improved due to the ACA, creating a clear precedent for further efforts to expand coverage.

The ConnecticutPlan aligns with the state's culture of enhancing the health and well-being of all residents. This plan ensures access to high-quality health care by providing affordable premiums and no high deductibles, ultimately reducing the likelihood of medical debt among CT's most vulnerable. In the state 50% of people reported difficulty affording health care, 43% delaying or forgoing care due to cost barriers, and 24% struggled with medical bills.⁴ The ConnecticutPlan would directly benefit small businesses, non-profits, Taft-Hartley Unions, and other

¹Norris, Louise. "Connecticut and the ACA's Medicaid Expansion: Eligibility, Enrollment and Benefits." Healthinsurance.org, Healthinsurance.org, 11 Oct. 2019, www.healthinsurance.org/connecticut-medicaid/.

² Dorn, Stan, et al. The ACA's Impact on Connecticut's Health Coverage and Costs. 2017, The ACA's Impact on Connecticut's Health Coverage and Costs.

https://www.cthealth.org/wp-content/uploads/2017/07/The-ACAImpact-on-CT_Full-Report-low-res.pdf

³ Blair, Russell. "Report: ACA Has Reduced Connecticut Uninsured Rate By 45 Percent - Hartford Courant." Courant.com , Hartford Courant, 20 July 2017,

www.courant.com/politics/hc-pol-obamacare-ct-report20170720-story.html.

⁴"Altarum - Healthcare Value Hub." Altarum - Healthcare Value Hub,

www.healthcarevaluehub.org/advocate-resources/connecticut-consumer-healthcare-experience-state-survey.

individuals in the state, not to mention the spillover effects of increasing coverage. These effects include enhancing the psychological well-being of families and subsequently children.

Finally, the ConnecticutPlan has the potential to stabilize the cost of health care for CT residents by competing on the Marketplace with private insurance, where prices are increasing substantially. This bill presents a unique opportunity for the state to protect all citizens receiving coverage from the ever rising costs of care.

The state has consistently aimed to increase the health and well-being of its citizens, and proposed SB 346 aligns with this sentiment. I write in strong support of SB 346 as a health policy graduate student because it provides affordable health coverage and subsequent health benefits to all of Connecticut.

Thank you for your time and consideration,

Helen Moore

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