

Rev. Josh Pawelek
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Members of the Insurance and Real Estate Committee, Chairs Lesser and Scanlon, Vice Chairs Hartley and Dathan:

Thank you for this opportunity to submit written testimony in support of Senate Bill 346, "An Act Concerning Public Options in Health Care." My name is Josh Pawelek. I am the minister of the Unitarian Universalist Society: East in Manchester. I am also a member of the Interfaith Fellowship for Universal Health Care, a statewide clergy network representing thousands of people of different faiths who, like so many Connecticut residents, want a health care system that is easily accessible, affordable (and remains affordable), portable (in the event of job loss or transition), and which actually results in improved health outcomes. The Interfaith Fellowship has been advocating for a public option in health care in Connecticut for more than a decade. We feel strongly about this because Connecticut's state employees have one of the best health care plans there is. We applaud the state for offering such excellent health care benefits. Opening the state plan to small businesses, non-profits and individuals, including non-citizens, would go a long way to addressing our concerns regarding health care accessibility, affordability, portability and outcomes.

My church takes great pride in providing health insurance to all its employees. However, in recent years, we have watched rather helplessly, and with increasing frustration, as costs have risen, premiums have risen, deductibles have risen. This is true when we try to purchase plans on the state exchange. It is true with our denominational health care plan. At this point, we have been priced out of the market for decent health care plans, going from gold to silver to bronze. With the plans we can afford now, even once we hit our deductibles, there are still aspects of care that are not covered or are not covered completely. We are at the point where our staff wonders why we bother. That is demoralizing. And if it is demoralizing for our small non-profit, then I'm sure it's demoralizing for many others. My conversations with other religious leaders and with small business owners indicate that this demoralization and frustration are widespread. People want to do the right thing and cover their employees. But the kinds of plans we are able to purchase today are very poor quality. We believe a public option would be a great option for us.

I also feel strongly that the public option would be a great option for the state. It would not replace any of the insurance plans people have now and want to keep. It would not force anyone to purchase health insurance they do not want or need. It would not require the state to provide insurance to new populations. People would have the option to buy in. It would create health care opportunities for people who want insurance and cannot get a decent plan under the current system. I hope and trust you will closely consider the merits of this bill and recognize what a life-saving, life-giving opportunity it would be for the people of Connecticut.

Respectfully submitted,

Rev. Josh Pawelek