



Testimony of
Roger Senserrich, Communications Director
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Insurance and Real Estate Committee, March 5, 2020

Re: S.B. 346: An Act Concerning Public Options for Health Care in Connecticut

Good afternoon Senator Lesser, Representative Scanlon, Vice-Chairs and Members of the Insurance and Real Estate Committee. My name is Roger Senserrich. I'm the Communications Director at the Connecticut Working Families Organization. Thank you for the opportunity to testify in support of S.B. 346: An Act Concerning Public Options for Health Care in Connecticut.

CT Working Families fights for a democracy where every voice matters and an economy that works for everyone. We strive to be the political home of the multi-racial working class and run strategic legislative and electoral campaigns to win material gains for our people.

For many in Connecticut, quality, affordable health care is often beyond reach. Although the Affordable Care Act has reduced the share uninsured to five percent of Connecticut residents¹, disparities in health insurance coverage persist across the board. The uninsured rate for nonelderly African Americans is almost twice higher than for whites. For Hispanics, it is four times higher². These disparities in health access extend to health outcomes, from infant mortality to the prevalence of chronic illnesses like asthma or diabetes, and on life expectancy by race and between cities and towns³.

Small businesses are struggling to provide for their employees under our current healthcare system. More than a third of small businesses in the state do not offer health care insurance benefits to their employees⁴, often because they cannot afford it. Premiums, copayments, and deductibles on employer-provided plans have been steadily rising⁵.

¹ [KFF.org state health indicators](https://www.kff.org/state-health-indicators/), based on 2018 ACS data.

² [KFF.org state health indicators](https://www.kff.org/state-health-indicators/), based on 2018 ACS data.

³ <https://www.cthealth.org/wp-content/uploads/2020/01/Health-disparities-in-Connecticut.pdf>

⁴ [KFF.org state health indicators](https://www.kff.org/state-health-indicators/), based on Medical Expenditure Panel Survey data.

⁵ <https://www.commonwealthfund.org/publications/issue-briefs/2018/dec/cost-employer-insurance-growing-burden-middle-income-families>

Too many state residents don't have access to affordable coverage, or access to adequate coverage. Many have to make unpreferred healthcare choices and experience worse health outcomes because of a lack of affordable healthcare.

The private marketplace has failed to solve this problem, and it is time for the General Assembly to act. We believe that S.B. 346 An Act Concerning Public Options for Health Care in Connecticut, will make access to health coverage more affordable in our state, and help reduce disparities across the board.

S.B. 346 would create the Connecticut Plan - a set of new health plans for small businesses and nonprofits geared towards delivering affordable, quality health insurance with predictable costs.

The new plans will have a positive impact for Connecticut business and residents in two distinct ways. First, they will provide additional choices for small businesses, non-profits, and individuals who badly need healthcare access. The new plans will be care-driven instead of profit-driven, focused on providing affordable rates and deductibles.

Second, by leveraging the buying power of the state employee health plan, the largest in the state, the Connecticut plan will be able to offer participants a range of options that is aligned with their needs. As a large consumer of healthcare, the state will be able to bargain down prices with providers, both in direct care and regarding prescriptions, further reducing overall costs.

In addition, unions of any size will be able to rely on the Connecticut Plan to offer Taft-Hartley plans to their members, designed according to their needs. The legislation also takes one critical step to reduce a big source of health disparities in the state by creating a quality, affordable dental plan.

We encourage the committee to include the following principles in this legislation:

- Keep this product truly public, with public oversight and accountability.
- Create a product and incentives that grow the pool to lower risk and cost for all participants.
- Make the product available to all Connecticut residents, including undocumented immigrants, who are often left behind by our public policies.
- Ensure quality and comprehensive coverage for participants, so that people aren't paying for "fake" insurance that doesn't cover enough and has too many gaps.

Thank you for your time and I urge the Committee to support this legislation. I'm happy to take any questions.

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