

Joint Committee on Insurance and Real Estate
March 5, 2020

Dear Senator Lesser, Representative Scanlon, Senator Kelley, and Representative Pavalock D'Amato,

I am writing to the Insurance and Real Estate Committee in support of SB 346, An Act Concerning Public Options for Health Care in Connecticut.

I am studying health policy as a Master of Public Health student at the Yale School of Public Health, and firmly believe that the Connecticut Plan for health care can help improve the access, quality, and cost of health care in this state. This option for health insurance will help the 43% of Connecticut residents who report delaying or forgoing care because of the cost of health care. Additionally, this insurance option will help stabilize the cost of health care by allowing the state to use the critical mass of people insured through the state to negotiate fairer prices for health care for Connecticut residents.

While the Affordable Care Act helped increase access to health insurance for many people who live in Connecticut, the cost of insurance policies has drastically increased over the years, with deductibles and out of pocket maximums that exceed many family's budgets. Moreover, the Affordable Care Act is under attack through *Texas v. United States*, the court case coming before the Supreme Court this fall that could potentially eliminate all patient protections under the Affordable Care Act. If this lawsuit succeeds, people will no longer be protected against discrimination due to pre-existing conditions and there will be no limits on how much insurance companies can profit off of patients' premiums. The Connecticut Plan would ensure that even if the Affordable Care Act is eliminated, Connecticut will be able to protect its citizens from astronomical health care costs and health-related discrimination.

A Connecticut Plan for health insurance will help ensure access to care and reduce costs for the people of Connecticut. I implore you to vote for this bill.

Thank you so much for your time,

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