



NASW

National Association of Social Workers / Connecticut Chapter

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Testimony on SB 346: AAC Public Options for Health Care in Connecticut
Insurance and Real Estate Committee
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Submitted By: Stephen Wanczyk-Karp, LMSW

On behalf of the National Association of Social Workers, CT Chapter representing over 2,400 members, NASW/CT is in **support of SB 346**.

Health care is a right, not a privilege, yet due to the continuing high costs for coverage far too many residents of Connecticut still cannot afford quality coverage at an affordable cost. This is particularly a problem for employees in small businesses where having an employer who offers comprehensive insurance coverage is unlikely, or for those who are solo private practitioners running their own business.

As an Association that represents social workers many of our members work in small non-profits or have their own private practice. I hear from these social workers who contact us seeking to find out if NASW has health insurance coverage for members. Unfortunately, NASW cannot offer a national plan, so I can only suggest they see if they are eligible under the Municipal Employees Health Insurance Plan (MEHIP) or they can contact an independent insurance broker. Neither MEHIP or a broker is a satisfactory answer as the options through these avenues are limited and still unaffordable for comprehensive coverage. It is ironic that a number of our members, who are health care providers, cannot afford high quality health coverage.

Rate increases in the small group market have often been increased by double digits annually. This cost increase has led to an increase in the already troubling trend of employers shifting costs to employees by increasing co-pays and deductibles, plus switching to plans with more restrictive coverage. Compare this to the state employee's value-based insurance design since 2011, where the state employee plan has seen a low single digit rate increase. Such a positive step in cost containment will be replicable under SB 346 for small businesses and non-profits.

Affordable health care coverage is hard to obtain if you work in a small business or non-profit. Dental coverage is even less available for these employees. SB 346 goes a long way toward making dental coverage available by having DSS seek to open the Medicaid dental coverage program. Dental care is often an early detector of physical illnesses and having such coverage will not only allow for persons to receive dental services with medical coverage, it will help in early detection of physical health problems. SB 346 recognizes the importance and need for health care coverage for the entire body.

Social workers work with individuals and families who struggle to make ends meet. Having a lack of affordable health coverage adds to the financial stress of such clients. It is not only a financial stress; it is a psychosocial stress of fearing what will happen if a serious health care need occurs. How will one pay for necessary care? What other costs will have to go unpaid? For parents the pressure of having an ill child when you do not have the means to pay for doctors, prescriptions and other care, can lead to anxiety, difficulty with family relations, and even depression. These are the hidden social costs that rarely are discussed in this debate. They are real costs with ramifications that go beyond simply health insurance coverage, with negative impacts that ripple into many non-medical aspects of life. As social workers we know that “life can change in a second” and when that change is a health crisis and comprehensive health insurance is unattainable, the results of that change can be devastating.

By offering a public option SB 346 will not only offer affordable options for health coverage, it may also have a positive effect on the private insurance market. Under our economic system competition is commonly viewed as a way to increase innovation and reduce costs. Those in the private sector that profess to believe in our economic system should support a competitive marketplace. Clearly, consumers will benefit from increased options and greater choice for health insurance coverage.

NASW/CT strongly urges passage of SB 346.