



Written Testimony of NAMI Connecticut
By its Executive Director, Lisa B. Winjum, JD
Insurance and Real Estate Committee
March 5, 2020

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

Senator Lesser, Representative Scanlon, and members of the Insurance and Real Estate Committee, as the Executive Director of the Connecticut State office of the National Alliance on Mental Illness (NAMI Connecticut), I am writing today in support of Senate Bill 346 - An Act Concerning Public Options for Health Care in Connecticut.

NAMI is the nation's largest mental health organization dedicated to building better lives for all people affected by mental health conditions. NAMI Connecticut, and its local affiliates provide support groups, educational programs, and advocacy for people with mental health conditions and their family members and love ones.

As the leader of a small nonprofit organization, I am deeply concerned that our benefits are not attractive to potential new employees and hamper our efforts to recruit and retain talented staff. When I accepted the Executive Director role at NAMI, I did not enroll in the employer provided health plan because it was too expensive and the benefits woefully inadequate. My spouse and I remain on COBRA because it costs us less—for better coverage—than the plan NAMI Connecticut offers its employees.

Among my many responsibilities as Executive Director, I am looking for better health insurance coverage for our staff. It has been frustrating because there are few options for a small organization like ours. And, because policies in Connecticut are underwritten based on each member's age, even turning to a professional employee organization (PEO) isn't a good solution. The PEO that handles my COBRA recently provided NAMI a rate quote. Under the proposal, the cost for NAMI Connecticut to provide me and my spouse to stay on the same health plan we have now—through COBRA—is more than double our current COBRA premium, which includes the health, dental, and vision coverage. That is outrageous.

NAMI Connecticut wants better choices for health care for its employees, because:

- Health care costs are a problem: 50% of Connecticut residents have struggled with a health care affordability problem in the past year, according to a 2018 survey¹
- People have trouble getting the care they need: Health care costs are causing people to delay or avoid care, including skipping recommended medical procedures and medications, according to the 2018 survey

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- Many small businesses & nonprofits can't afford to provide health insurance for their employees: We need new options to make it more affordable for small businesses and nonprofits to offer quality health care coverage for their employees
- The State of Connecticut has failed to adequately fund their nonprofit section over the past decade: Overall funding to the nonprofit section in CT hasn't even kept up with inflation, let alone the skyrocketing increase in health insurance premiums, deductibles and co-pays

New options are critical, not just for NAMI Connecticut, but for all of Connecticut:

- Too many businesses and individuals are not being served by the current health care market
- The state can build on its successful state employee health plan to help more people access quality, affordable coverage
- This will open better options for more people: small businesses, nonprofits, individuals and undocumented immigrants

The Connecticut Plan (Senate Bill 346) will take a bold step forward, offering health plans to:

- Small businesses with 50 or fewer employees
- Nonprofit organizations of any size
- Individuals who purchase their own coverage
- Unions with Taft-Hartley health plans

This bill offers employers and individuals the choice to buy a health plan that:

- Do not have high deductibles
- Offer a range of health plan options from a quality-first network to the benefits included in the state employee plan
- Provide the benefit of pooling with more employers to have more bargaining power and keep rates in check
- Do not require a long-term commitment to stay in the plan

Please help us offer our employees access to affordable, quality health care, and vote YES on S.B. 346 - An Act Concerning Public Options for Health Care in Connecticut.

Thank you for your time and attention.

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Sincerely,

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¹ - <https://universalhealthct.org/publications/poll-of-connecticut-residents-on-health-care-costs/>