

News from COMPTROLLER KEVIN LEMBO

FOR IMMEDIATE RELEASE

THURSDAY, NOVEMBER 12, 2020

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BROAD STATEWIDE COALITION ANNOUNCES URGENT HEALTH CARE REFORM EFFORTS

A statewide coalition of residents, lawmakers, activists and experts on Thursday announced new efforts to make health care in Connecticut universally affordable, accessible and equitable.

The coalition will support reforms to be introduced in the upcoming legislative session including building on the state employee health plan to provide new health care options for individuals, small businesses and nonprofits and other opportunities to lower health care costs. The comprehensive set of reforms will combat the effects of the ongoing pandemic by increasing access to affordable and high-quality health care and offering new choices for those who lost employment-based coverage or who are trapped in high-deductible plans.

"Expanding access to health care that people can actually use, afford and rely on is the only way to combat the ongoing health care crisis in Connecticut," said **Comptroller Kevin Lembo**. "We have the ability to leverage the market power of the state health plan to help everyone in the state by growing the economy and protecting the health of our friends and neighbors. I'm grateful to be alongside such a strong and diverse coalition to demand action."

Uninsured rates have increased an estimated 30 percent since the COVID-19 pandemic began and over 100,000 jobs in the state have yet to be recovered. Data shows the adverse health and economic impacts of the pandemic are being felt most acutely in communities of color. In Connecticut, Black and Latino households face higher uninsured rates and worse health outcomes than white households according to AccessHealthCT.

"Affordable health care remains one of the most important issues in our state and I will continue to fight for the best outcomes for everyone in Connecticut," said **Senate President Pro Tempore Martin Looney**. "As health care evolves, our responses need to evolve too. The people of our state spoke clearly on Election Day that they want more policy solutions to achieve affordable and equitable health care including a public option for individuals and small businesses."

"Everywhere I go, I hear from people worried about health care," House Speaker-designate Matt Ritter said. "The pandemic has directed a spotlight on the health care crisis - especially on the inequity of access. Connecticut residents deserve to have access to quality, affordable care.

"Across Connecticut, candidates across the state ran and won on a platform of delivering real sustainable health reform. Starting with a public option, Connecticut has a real mandate to finally deliver on reform and provide relief to families. I'm eager to pick up the mantle and get back to work," said **State Senator Matt Lesser**, co-chair of the Insurance and Real Estate Committee.

"Facing the worst health crisis in a century, gridlock in Washington and the uncertain future of the Affordable Care Act, it's more important than ever for Connecticut to deliver on creating an affordable option for health insurance and I'm confident that this year and with this broad coalition behind us, we will," said **State Representative Sean Scanlon**, co-chair of the Insurance and Real Estate Committee.

The United States Supreme Court has begun hearing a case that threatens to roll back the coverage and protections guaranteed through the Affordable Care Act (ACA). The coalition recognizes that possibility as part of the urgent, ongoing health care crisis and seeks to build on the success of the ACA in Connecticut by codifying its protections, expanding access to care and driving down costs.

"The lack of affordable, quality health care is a problem that has persisted, and particularly affected people of color as well as struggling small businesses, self-employed entrepreneurs, and nonprofits," said **Frances G. Padilla**, president of Universal Health Care Foundation. "Our elected leaders must take action as if real people's lives depend on it- because they do."

This coalition is demanding more choice for residents, businesses and nonprofits, including public plans that prioritize affordability and access to high quality care. Legislation, to be introduced in the upcoming 2021 legislative session, will rely on data and research to combat the continuing health care crisis and embrace every solution that expands health care access in Connecticut.

Additional Statements of Support

"No matter the outcome of the Supreme Court case on the Affordable Care Act, Connecticut needs a public option," said State Senator Will Haskell. "We need financial relief for small businesses and non-profits, most of which can't afford to provide healthcare to their employees. A thriving economy simply isn't possible without an effective workforce. I'm proud to join the many voices who are fighting for this overdue policy."

Sen. Will Haskell

26th District (Bethel, New Canaan, Redding, Ridgefield, Weston, Westport, Wilton)

"Our health care system can become healthier, more caring, and closer to being a system by increasing access and affordability. Public option is an important step in that direction."

Sen. Saud Anwar, M.D.

3rd District (East Hartford, Ellington, East Windsor and South Windsor)

"Now is the time to fight for a public option in Connecticut if we want to provide broad access to quality, affordable healthcare," said Rep. Lucy Dathan (D-Norwalk/New Canaan). "Healthcare is not just a right nor is it only a necessity during a pandemic, but it's also a social, racial and gender justice issue. It is a necessary ingredient for driving down healthcare costs by opening competition to the healthcare market. As the Vice Chair of the Insurance and Real Estate Committee, I am looking forward to working with my colleagues during the upcoming legislative session in achieving this win for the residents of our state."

Rep. Lucy Dathan

142nd District (Norwalk, New Canaan)

"During the recent election season, neighborhoods have become increasingly partisan and it sometimes seems that the "sides" have little in common. In speaking with thousands of voters in the 143rd district, I know that this is false and that we all share common concerns and challenges. With the election behind us, we can all unite around one issue that impacts individuals, business owners, the young and the elderly alike – affordable, accessible and equitable healthcare. Over 75% of Democrats, Republicans and Unaffiliated agree that healthcare is too expensive.

"This reality has been with us for decades, but the urgency is great as we live through a pandemic. An increasing number of residents have been separated from coverage through their employment, racial disparities are becoming clear, illnesses are more complex, and household and corporate budgets are tightening.

"In every neighborhood, the stories are familiar:

- A son works for the family business, but soon, he will age out of coverage under his parent's plan. The business has razor thin margins, but his father is hanging on and hopes to leave this legacy to his son. Their plans are threatened because the son will need to seek employment elsewhere simply for health insurance.
- A woman lost her very good job due to the pandemic and is afraid of what will become of her family if she cannot find another job soon with health coverage. She is paying \$2,600/month through COBRA and knows that this drag on the family's budget is unsustainable.
- A mother has managed to keep her job this year, but she is uncomfortable with the requirement to work on-site during this pandemic. She thinks this may be the time to start her own small business so she can stay home with her child and focus on her passion project. However, she cannot afford to take the risk to start this enterprise because she is currently insured through her employer.

"My own story would be quite different if I weren't fortunate enough to be married to someone with good health insurance. I would never have been able to leave my former position to start my own company and this story is all too true for many people of color. Small businesses are an anchor in our economy, employing almost half of Connecticut's workforce yet we are hampering their incubation and stifling their ability to attract talent and compete.

"This public health crisis requires urgent action! We must ease the burden on families. We must level the playing field for small businesses and nonprofits. We must address racial inequities. I stand with the 92% who believe there should be additional health insurance options so that everyone in Connecticut can afford quality coverage."

State Rep.-Elect Stephanie Thomas

143rd District (Norwalk, Westport and Wilton)

"If there was ever a time for a public option, it's now.

"Eight months ago, yesterday, the World Health Organization officially declared COVID-19 a pandemic. And now here we are in November with huge spikes in coronavirus cases in Connecticut and much of the U.S. Nearly a quarter million Americans have died, including over 4,700 Connecticut residents.

"Our current health care system is not working for working people or our state's business community.

"Let's be clear. Our elected officials already get their health care through the state employee plan that our unions negotiated. It's high quality and it's affordable. It's past time that our state's small businesses and nonprofits have the opportunity to buy into the same plan as our state legislators. That's only fair.

"Imagine if we already had a public option in Connecticut. Small businesses and nonprofits, which we all know are struggling, would have had another option for health care that could save them money and provide excellent benefits to their employees.

"The labor movement has fought for decades to make health care a basic right. Establishing a health care plan the insurance companies do not get to control moves us in the right direction."

Sal Luciano

President, Connecticut AFL-CIO

"AARP Connecticut believes that people of all ages should have equitable access to quality, affordable health care. There are significant disparities in our current health care system, both in terms of access and outcomes; as a result, some Connecticut residents do not receive the care they need to support healthy aging.

"AARP Connecticut supports health care reforms that significantly improve access to adequate

and affordable coverage for those who either are without public or private insurance or are at risk of losing coverage."

AARP Connecticut

"The economic effects of the pandemic have laid bare a significant weakness in our current health insurance system- access to health insurance is tied to employment. We clearly need to do better for our patients and their families. CT-AAP supports the State of Connecticut's efforts to offer a public option for health care coverage. Children should not have to rely on their parent's employer to dictate the cost of their care. Parents should not have to consider the ability to pay their deductible when deciding if they can bring their sick child to the doctor or if they can afford to fill a prescription. Increasing access to coverage will increase access to care for all of our citizens and will prevent lapses in coverage for children and adults due to job losses or job changes."

The Connecticut Chapter of the American Academy of Pediatrics (CT-AAP)

"I see many patients in my practice at the Community Health Center in New London who lack health insurance because it is simply unaffordable in the private marketplace. These hardworking individuals earn too much to qualify for subsidies through Obamacare, yet don't make enough to be able to afford commercial insurance. All too often, they forsake medical care, skip doses of medication to make it last longer, or defer important screenings.

"The public option will make health insurance more affordable for these patients. It will also have a broader effect in constraining rising health care costs by increasing competition in the already-too-consolidated private health care marketplace.

"I applaud the efforts of Comptroller Kevin Lembo in championing a public option and urge its adoption by the legislature."

Stephen R. Smith, MD, MPH

Professor Emeritus of Family Medicine Warren Alpert Medical School of Brown University ****

"Before retiring after nearly 50 years as a nurse-midwife, I witnessed the effects on people who cannot afford health care. I know of people who have died unnecessarily because they were not able to get the care they needed. I have also seen hardworking people struggle to attain coverage at affordable rates. The Affordable Care Act has helped many but there are still those for whom it's not enough to get them covered. These are often working people who are self-employed or work for small businesses. They are often working two or three jobs. Their income level was just over the limit to get a subsidy for coverage, but nowhere near enough to afford a quality plan on the open market. We need new options that can offer another avenue for people to get coverage they can afford and the health care they need."

Nancy Burton, CNM, retired

"In my two years working for Ryan White programs assisting HIV/AIDS clients, the thing that has left the most significant impression on me is a client's fear. I have heard it from nearly all of my clients: How am I going to pay for this? The inevitable constant for clients with chronic conditions is always money. My clients worry about adding new medications, or trying more modern or advanced treatments, even if they will benefit from them, because of the cost. My clients worry about getting lab work done because of co-pays. They worry about seeing a specialist and being scheduled with out-of-network doctors, because they cannot afford even one more expense. When my clients and I call insurance companies or doctors' offices directly, we get half-answers or complex explanations of contingencies and limitations to the client's benefits. Most of the time, we are informed that co-pays cannot be estimated until after the appointment. These are symptoms of a broken health insurance system and more choices, while not a cure, are a remedy. My clients, and everyone in our state, deserve better."

Jocelyn Lillis

Medical Case Manager, APEX Community Care, Torrington

"The COVID pandemic and resulting economic crisis have threatened thousands of Connecticut residents' ability to afford quality health coverage. It also has exacerbated health disparities among people of color. There are more than 100,000 fewer jobs in Connecticut now than before the pandemic, and the rates of people without health insurance increased an estimated 30 percent. In addition, Connecticut small businesses are struggling to recover and stay afloat, with the increasing cost of providing health care for their employees, making it difficult to retain their

workforce and see their businesses thrive.

"It is so important that Connecticut policymakers work together during the upcoming session to provide more affordable, quality health care options for small businesses, nonprofits, and individuals. Policymakers must pay particular attention to those who have the greatest barriers to accessing affordable health care to ensure all residents have reliable and quality health care for themselves and their families. A state's economy is only as strong as its workforce, and strong economic growth in the state means ensuring that Connecticut workers and their families can afford the care they need to stay healthy and thrive."

United States of Care

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