



Dannel P. Malloy

GOVERNOR
STATE OF CONNECTICUT

March 8, 2018

Sen. Tim Larson
Rep. Sean Scanlon
Sen. Kevin Kelly
Rep. Rob Sampson

Insurance and Real Estate Committee
Legislative Office Building, Room 2800
Hartford, CT 06106

Re: Testimony from Governor Dannel P. Malloy in support of H.B. 5039, An Act Protecting Health Fairness and Affordability

Thank you for the opportunity to provide testimony on this legislation.

The Affordable Care Act (ACA) made healthcare more economical and accessible for millions of Americans by acknowledging that healthcare is a basic human right that should never be out of reach for anyone. This proposal seeks to ensure the most vital aspects of the ACA remain protected in Connecticut, even while these protections are dismantled in Washington, D.C. Of course, it would be disingenuous to speak of access without speaking of cost - what good is comprehensive coverage requirements if the majority of our state residents cannot afford care?

During my State of the State address before the General Assembly this past February, I spoke at length about Connecticut Fairness, and how our rich history of pursuing this value has lead us to this moment-a moment that offers us an opportunity to keep healthcare affordable for all of our residents. It is in this spirit, with this ideal of Connecticut Fairness in mind, that this proposal seeks to take systemic action on ensure stability in our marketplace and to contain premium costs for consumers. Taken together, this legislation seeks to ensure that Connecticut residents can get the care they need, while driving down costs for the consumer.

It is vitally important that women's access to affordable reproductive health care is protected regardless of changes at the federal level. This bill enshrines the prohibition on cost-sharing for reproductive services, including birth control, and allows the state greater flexibility in providing funding to Planned Parenthood should Medicaid rules change on the federal level, ensuring that low income women experience no gap or uncertainty around their healthcare.

Finally, this bill seeks to maintain a diverse and robust risk pool, while addressing some of the major drivers of cost. By instituting a shared responsibility fee for an individual who does not carry health insurance, the state will drive more individuals into the insurance market and thus, help ensure that Connecticut's individual market risk pool is sufficient to hold the line on premium costs. The fees from

those who opt not to carry health insurance may be used to offset the cost health care for low-income individuals.

Here in Connecticut, we recognize that the availability of insurance is meaningless if the only plan options are prohibitively expensive. The mandate review provision of this legislation would ensure that policy makers have tools and information available to them to truly weigh the cost of mandating new health benefits on consumers who already face steep prices.

I thank you for the opportunity to submit testimony on these important proposals, and look forward to continuing the conversation.

Sincerely,

A handwritten signature in blue ink, appearing to read "D. Malloy", written in a cursive style.

Dannel P. Malloy
Governor