



CONNECTICUT CHAPTER  
of the American College of Surgeons  
Professional Association, Inc.



**Testimony in Support of**  
**House Bill 7267** An Act Concerning Public Options For Health Care In Connecticut  
Insurance And Real Estate Committee  
**March 7, 2019**

Senator Lesser, Representative Scanlon and members of the Insurance and Real Estate Committee, on behalf of the physicians and physicians in training of the Connecticut State Medical Society (CSMS) and the organizations listed above, thank you for the opportunity to provide this testimony in support of the concepts behind House Bill 7267 An Act Concerning Public Options For Health Care In Connecticut.

We commend the Committee for introducing this legislation, as it is our hope that it will improve access to health care by creating affordable insurance options that work for patients and providers alike by restricting tiered or narrow networks while reducing the burden of high deductible health plans.

The entrepreneurial spirit that underpins small business is stifled by rising costs that include healthcare insurance. Dependency on increasing the deductible portion of that cost is proving increasingly untenable as patients forgo essential preventative care or delay needed treatments and providers find themselves faced with angry patients and lost productivity. New solutions are needed to break this logjam. House Bill 7267 provides a methodology to reduce costs and provides opportunities for the spark plugs of our economy, innovative small business, to provide for and support their most valuable asset, their employees.

At the same time, it creates opportunities to restructure and expand insurance options on the exchange to improve access to products of sufficient value and quality that patients and providers alike are willing to participate.

Including a state employee model on the exchange that is open to small businesses will foster competition among existing insurers to produce products that avoid the problems we are seeing when patients' choices are limited to plans that are narrowly tiered and that depend excessively on high deductibles for their affordability.

CSMS supports the concept of House Bill 7267 and a more vibrant and workable exchange.