

April 11, 2018

PUBLIC COMMENT

To the Health Plan Benefits and Qualifications Advisory Committee

**BRONZE PLAN COST & COVERAGE**

As a Connecticut resident who purchases health insurance for my family through Access Health CT, I am very concerned about the coverage and affordability of plans for 2019.

When the CT Exchange was created in 2014 through the Patient Protection and Affordable Care Act, my family was able to get a better and more affordable plan than we had access to before. I was encouraged that the combination of more covered residents and innovative plan designs were improving access to healthcare at a lower cost. Since then however, premiums for our Bronze plan have risen dramatically, with an increase of 30% for plan year 2017 and 32% for plan year 2018 - a compounded increase of 72% in just 2 years. These increases are making healthcare premiums unaffordable.

As noted in the February 15 minutes of the Board, the Committee has been encouraged to move the standard Bronze plan downward in premium. It would seem better to have larger deductibles and more limited benefits and/or networks than have no affordable coverage at all.

I would request that the Committee focus on creating an entry level Bronze plan at the lowest possible price. The cheapest Bronze plan also should be HSA compatible, as Connecticut taxpayers are able to deduct their contribution to an HSA for federal income taxes, while they generally cannot deduct healthcare premiums. The HSA then enables residents to accumulate savings to pay the higher deductibles.

I am also concerned that the removal of the federal individual mandate will have negative effects on Access Health CT. I would request that the Committee encourage the Connecticut legislature to urgently enact such a mandate for 2019 to ensure the stability of the health coverage for the over 100,000 residents depending on you for coverage.

Sincerely

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