

The Connecticut General Assembly is considering a variety of "public option" proposals that would destabilize the insurance market, threaten affordability, limit consumer choice, and create additional taxpayer burdens while at the same time undermining one of the state's largest employment sectors.

## What is a "Public Option"?

"Public Option" proposals come in many different forms, including opening up the State Employee/Partnership Plan, creating a "buy-in" program under the state's HUSKY/Medicaid program, or implementing a brand new, state-run, taxpayer-funded program that competes with the private insurance market. Regardless of the program, they all share one thing in common: expanding Connecticut's financial liability at a time when the state is already \$2 billion in debt. A "public option" is a *bad* option for Connecticut.

## The Danger of a "Buy-In."

The Office of the Comptroller is proposing legislation to allow small businesses to buy into the State Employee/Partnership Plan, creating an even larger state-administered health care pool that puts more state tax dollars at-risk. Government doesn't have a great track record when it comes to efficiency and management. Consider that:

- Both Medicaid and Medicare (government-run programs) are significantly underfunded.
- Benefits under the State Employee/Partnership Plan far exceed the norm at tremendous cost to the state and its future unfunded liabilities.
- The Partnership Plan (Comptroller-run municipal program) is currently running \$10 million in the red.
- Connecticut is already \$2 billion in debt for FY 20.

We can't afford more of the same. The taxpayer's wallet is empty.

Legislators need to slow the "public option" train down before it runs Connecticut's economic recovery right off the rails.

