



Testimony in Support Senate Bill 1056: An Act Expanding Access to Medical Assistance

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Thank you for the opportunity for Universal Health Care Foundation of Connecticut to express our support for Senate Bill 1056: An Act Expanding Access to Medical Assistance.

At Universal Health Care Foundation, we envision a health system that is accountable and responsive to the people it serves, and that supports our health, takes excellent care of all of us when we are sick, at a cost that does not threaten our financial security. We support this bill as a step in the right direction for achieving this vision. This bill expands HUSKY eligibility, which would increase the number of Connecticut residents with affordable health insurance, bringing us closer to universal health care.

We also ask that the committee consider strengthening this bill by:

- Including adults over age 65: Low-income elderly are currently eligible for HUSKY C – it would make sense to include them in this expansion, as well. Low-income elderly people struggle to afford care and services that Medicare does not cover.
- Including all immigrants regardless of status (the undocumented and immigrant adults here less than 5 years). The uninsured rate for the undocumented is 52% demonstrating a need for affordable coverage for this population.

This bill stands at the intersection of access and affordability. Increasing access to HUSKY programs by expanding income eligibility to 201% of the Federal Poverty Line for all HUSKY programs is a way to address affordability for those who cannot afford private insurance, despite their eligibility for financial help on the state exchange.

HUSKY programs and the private insurance plans sold on Access Health CT have a major difference – cost to the consumer. Even if someone is able to access private coverage on the exchange via a \$0 premium, there are other types of cost sharing, such as deductibles, co-pays and co-insurance that someone living under 201% of the Federal Poverty Line would struggle to afford.

This is also an equity issue – those most impacted would likely be disproportionately Black and brown communities. People of color are far more likely to go without insurance than the state average. This injustice is rooted in discrimination in employment, education, and housing. When CT implemented the ACA, these disparities started to shrink, but they are now stable or growing again.

Connecticut would not have to bear all the cost for increasing income eligibility limits for HUSKY Medicaid programs. The federal government will fund a match of 50%, sharing the cost with the state.

According to [data from the Kaiser Family Foundation](#), in 2019, 5.9% of the Connecticut population was uninsured. In the same year, 16.2% of adults between 19-64 years old below 200% of the federal poverty line were uninsured. It is essential that both children and adults can access Medicaid.

After HUSKY A eligibility for parents dropped from 201% FPL to 155% FPL in 2015, the [Connecticut Health Foundation](#) found that 39% of parents lost coverage. For parents who did not remain eligible for Medicaid, only 27% enrolled via Access Health CT. Even with subsidies, these families had to pay an estimated increase of \$160 per month, or 5% of total income for a family in this bracket.

Increasing eligibility to 201% FPL for all adults on HUSKY is necessary to decrease the rate of uninsured adults in Connecticut because cost is a barrier to obtaining insurance, as found in a [report by Access Health CT](#). Since Medicaid is a program that does not require any cost-sharing by beneficiaries, it is an effective way to cover those who cannot afford private coverage, even with the financial help available through Access Health CT.

Adults eligible for HUSKY programs have access to services including preventative care, mental health and substance use services, hospital-based care, dental care, and transportation to medical appointments, as described by the [Connecticut Voices for Children HUSKY Manual](#). As reported by the [Connecticut Department of Social Services](#), access to these services can improve health outcomes and quality of life measures.

Note the range of benefits that HUSKY offers – it is a much richer in services than private insurance. For example, private insurance does not include dental care or transportation, while HUSKY does.

Eligibility for Medicaid can increase utilization of preventative care services, reduce hospital admissions, and decrease length of hospital stay. Utilization of primary care services allows for earlier diagnosis of conditions like diabetes and allows for better management of chronic diseases. Medicaid eligibility also has a positive effect on mental health.

Medicaid coverage also improves financial well-being, as described by the [Center on Budget and Policy Priorities](#). Nationwide, Medicaid expansions have reduced the medical debt sent to collection agencies by an average of \$1,140 per enrollee. Reduced medical debt improves credit scores -- allowing enrollees to save about \$280 a year on mortgage, auto, and credit card loans. Unemployed adults in Ohio and Michigan reported that having Medicaid improved their ability to look for work and made working easier. CBPP also found eviction rates of low-income renters fell about 20% in states that expanded Medicaid compared to those that have not.

When a child's parent has Medicaid, the child is also positively affected and is more likely to have a well-child visit. Greater financial security and reduced housing insecurity also positively benefits children.

Connecticut needs to continue to ensure that all its residents have access to health care. Expanding HUSKY eligibility can positively impact both the physical, mental and financial well-being of adults who cannot practically afford to buy coverage, even with subsidies. We urge you to support this bill. Thank you.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.