



NASW

National Association of Social Workers / Connecticut Chapter

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Testimony on H.B. 5005: An Act Adjusting The State Budget For The Biennium
Ending June 30, 2021

Department of Social Services - Medicaid

Appropriations Committee

February 19, 2020

Submitted by: Stephen Wanczyk-Karp, LMSW

The National Association of Social Workers, CT Chapter representing over 2,400 members urges the Appropriation Committee to restore eligibility rates for HUSKY A to 201% of the federal poverty level (FPL).

For adults between the current eligibility rate and the 201% rate the ability to afford health insurance is between extremely difficult to simply impossible. Those who are uninsured are most likely to be people with incomes of \$25,000-\$49,000, where costs of housing, food, clothing, transportation, etc. leaves no funds for health insurance coverage. It is well documented that this group struggle the most with finding health care insurance as there are no affordable health care insurance options for adults in this income range. AccessHealth for example can be 15% or more of a family's annual income, clearly making it out of financial reach.

It is also well documented that when the parents lack health insurance their children are less likely to receive health care services **even when the children are on HUSKY**. Thus, the elimination of coverage for adults is also in reality **an elimination of coverage for many children**. The one solution to this problem is simple, expand HUSKY A back to the 201% of the FPL.

More covered lives mean less uncompensated care, more preventive care, expansion of coverage especially in Black and Latino communities, and less loss of work by parents who can get their health care needs met upfront rather than waiting until being very ill. Additionally, with the increase in the minimum wage HUSKY A recipients may be amongst the first group of residents to reach the "benefit cliff" if the eligibility rate is not increased. Losing health coverage because of a wage increase meant to help low income workers become slightly more economically secure would be a sad irony.

NASW/CT also supports expansion of HUSKY to immigrants regardless of status. All of the reasons above for expansion of HUSKY A eligibility apply to the immigrant population. It is estimated that uninsured rates for foreign born, non-citizens (legal permanent residents) is over 30% and for the undocumented population it is over 50%. These percentages should no longer be accepted. HUSKY expansion is a must!