



NASW

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Testimony on H.B. No. 6439: AN ACT CONCERNING THE STATE BUDGET FOR THE
BIENNIUM ENDING JUNE THIRTIETH, 2023, AND MAKING APPROPRIATIONS THEREFOR
Appropriations Committee

March 3, 2021

Submitted By: Stephen Wanczyk-Karp

The National Association of Social Workers, CT Chapter representing over 2,300 members urges the Appropriation Committee to: restore eligibility rates for HUSKY A to 201% of the federal poverty level (FPL); increase eligibility limits for HUSKY D to 201% of the FPL; and expand coverage under HUSKY to all income-eligible immigrants.

For adults with children 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. Within this economic group are persons of color who are far more likely to go without insurance coverage. 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.

HUSKY D eligibility for individuals have such a low income-eligibility cap that to qualify one has to be making only \$17,774 or less annually. Raising the income-eligibility to 201% of FPL would qualify individuals making up to \$25,700 annually. For all of the reasons stated in paragraph two, plus the possibility that an increase in the minimum

wage will push an individual to be over-income, we urge that HUSKY D be increased to 201% FPL.

Some immigrants are not currently eligible for HUSKY and undocumented immigrants are generally ineligible for any health insurance. Those who are eligible frequently cannot afford the policy. NASW/CT supports expansion of HUSKY to immigrants regardless of status. All of the reasons above for expansion of HUSKY A & D eligibility apply to the immigrant population. It is estimated that uninsured rates for foreign born, non-citizens (legal permanent residents) are over 30% and for the undocumented population it is over 50%. These percentages should no longer be acceptable.

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. During this time of a pandemic having health coverage is even more crucial than ever, however post pandemic the need for health coverage will remain tantamount. Health care needs to be a right for all residents. HUSKY expansion is a must!