

Human Services Committee JOINT FAVORABLE REPORT

Bill No.: HB-6630

Title: AN ACT INCREASING HUSKY C ASSET AND INCOME LIMITS.

Vote Date: 3/23/2023

Vote Action: Joint Favorable Change of Reference to Appropriations

PH Date: 3/7/2023

File No.:

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SPONSORS OF BILL:

Human Services Committee

CO-SPONSORS OF BILL:

Sen. Martin M. Looney, 11th Dist.

Rep. Anthony L. Nolan, 39th Dist.

REASONS FOR BILL:

The HUSKY C program is the only Medicaid program that has low-income limits and requires older and disabled adults to have asset limitations. These standards require beneficiaries on HUSKY C to remain below the poverty level, thus preventing them from having financial stability in case of emergency, maintaining expenses, or living in the community. The current effective income limit for the HUSKY C program is \$1,182 per month. The current asset limit is \$1,600 per individual and \$2,400 for a couple. This bill will increase income and asset limits for medical assistance applicants and enrollees who are age sixty-five and older, have disabilities, or are blind.

RESPONSE FROM ADMINISTRATION/AGENCY:

Department of Social Services (DSS), Commissioner, Andrea Barton Reeves; opposes this bill stating that while they support the intention to address the affordability of health care coverage, funding for this cause is not included in the Governor's proposed budget. It is stated that DSS would have to hire additional staff to support the increased program enrollment from these changes.

NATURE AND SOURCES OF SUPPORT:

Connecticut General Assembly, President Pro Tempore, Senator Martin Looney;

supports this bill stating that increasing the income limits for HUSKY C will match the current income limit for the HUSKY D program. It is stated that individuals who are spending down their excess income on medical bills to qualify for HUSKY C will be able to continue to do so.

AARP Connecticut, Associate State Director, Advocacy and Outreach, Anna

Doroghazi; supports this bill stating that the current income and asset limits make it difficult for older adults and people with disabilities to save for emergencies and create barriers for individuals who wish to transition out of institutional settings back into the community. It is stated that older individuals and people with disabilities should not live in poverty to have access to the care that they need to remain healthy and live safely in the community.

AgingCT; supports this bill stating that increasing HUSKY C income and assets would allow residents to plan for financial emergencies while qualifying for long-term and other medical care services in the community. It is stated that these limits affect older adults and persons with disabilities who are no longer able to work and may have outlived their resources.

The Arc of Connecticut, Inc., Director of Advocacy, Carol Scully; supports this bill stating that low asset limits make it impossible for people to save for emergencies. It is stated increasing income and asset limits will provide individuals on HUSKY C to live at a higher economic level and allows individuals to reinvest in the community.

Black and Brown United in Action; supports this bill stating that disabled people in the United States are dramatically more likely to live in poverty and are unable to afford basic needs.

Center for Disability Rights, Programs Manager, Richard Famiglietti; supports this bill stating that under current HUSKY C rules, he would have to spend down his savings, lose his home, and potentially go into a nursing home to receive services. It is stated that after meeting the spend down it is difficult to meet living expenses and fall deeper into debt.

Center for Disability Rights, CEO & Chief Advocate, Marc Anthony Gallucci; supports this bill stating the current asset limit is the lowest in the nation as it hasn't been increased since 1973. It is stated the current income and asset limits are a barrier for individuals trying to transition from living in a nursing home to living in the community.

Center for Disability Rights, MFP Housing Coordinator, Christopher Zurcher; supports this bill stating that increasing the income and asset limits will bring some equity in the Medicaid program for low-income older adults and individuals with disabilities who are not able to work.

The Connecticut Hospital Association (CHA); supports this bill stating due to increases in the cost of living addressing the income and asset limits can allow additional individuals to become eligible for HUSKY C. It is stated a lack of coverage may lead individuals to delay care or not seek care entirely leading to adverse health outcomes, emergency department visits, or hospitalizations.

Greater Hartford Legal Aid, Health Equity Policy Fellow, Taquonda Woodson; supports this bill by sharing a story of her grandmother who applied for HUSKY C and was denied due

to her retirement benefits being a few dollars above the threshold. It is stated that the current income and asset limits are inhumane. It is stated that the state needs to care for the vulnerable population who have lived their lives paying their dues to society.

Keep the Promise Coalition, Co-Chair, Marcia DuFore; supports this bill stating increasing the income and asset limits would bring equity to the Medicaid program for low-income older adults and people with disabilities who are not able to work. It is stated that older and disabled individuals are the only groups within the Medicaid program that are subject to an asset limit.

Keep The Promise Coalition, Coordinator & Community Organizer, Jordan Fairchild; supports this bill stating that the current income and asset limits keep people with disabilities living in poverty to maintain their coverage and exclude other individuals who need HUSKY C. It is stated that increasing the income and asset limits would make necessary steps to address discrimination against people with disabilities in the state's Medicaid system.

Keep The Promise Coalition, Member, Karen Healy; supports this bill stating that increasing the income and asset limits will ensure health coverage for people with disabilities. It is stated that everyone deserves the opportunity to have health coverage in order to live a good life within their community.

LeadingAge Connecticut, President, Mag Morelli; supports this bill stating that increasing income and asset limits will provide a sense of calmness and financial resources to older adults who wish to receive long-term services and supports in the community.

Universal Health Care Foundation of CT, Program Lead for Health Justice Policy Advocacy, Rosana Ferraro; supports this bill stating that increasing the asset limit would align with the proposed asset limit for the Med-Connect program. It is stated that aligning these programs would have with the transition between Med-Connect and HUSKY C if someone is no longer able to work.

The following individuals have submitted written testimony in support of this bill. It is stated that the current income and asset limits make life difficult for individuals with disabilities and older adults trying community while seeking necessary health care and services covered by Medicaid. It is stated that older and disabled individuals are the only groups within the Medicaid program that are subject to an asset limit which forces these individuals into difficult situations to maintain their medical coverage. It is also stated that income limits for non-disabled, non-elderly adults, and children are substantially higher.

Connecticut Citizen Action Group, Associate Director, Liz Dupont-Diehl

Connecticut Legal Rights Project, Executive Director, Kathy Flaherty

Connecticut Legal Services (CLS)

Disability Rights Connecticut, Litigation Attorney, Sheldon Toubman

Greater Hartford Legal Aid (GHLA)

New Haven Legal Assistance Association (NHLAA)

Connecticut Resident, Disability Advocate, Chris Blake; supports this bill stating that the income and asset limits for the HUSKY C program are outdated and need to be increased. It

is suggested that the state implements Able account which will allow individuals with disabilities to save money for emergency situations.

Connecticut Resident, Southington, Denise and James Feltz; supports this bill stating they are very concerned that their son will not be able to live and have a secure future after they have passed because he cannot have much savings as a result of the current Medicaid income and asset limits.

Connecticut Resident, Social Worker, Nicole Pasquell; supports this bill stating it is unfair that disabled individuals, who already have a higher cost of living, have a low income to receive medical care. It is stated that by increasing the HUSKY C income and asset limits, the aging and disabled population will be able to get the medical care they need while being able to afford other basic necessities.

Connecticut Resident, Mental Health Therapist, Naina Rana; supports this bill stating that the current asset limit is inhumane and questions how an individual can have a productive livelihood. It is stated now is the time to address the inequities individuals with disabilities face.

Connecticut Resident, Cheshire, Gabriel Teles; supports this bill stating that individuals with disabilities have a higher cost of living and it is unfair there are income and asset limits to receive HUSKY C coverage.

NATURE AND SOURCES OF OPPOSITION:

None stated.

Reported by: Isaac Agyemang-Duah

Date: April 11, 2023