

Human Services Committee JOINT FAVORABLE REPORT

Bill No.: SB-82

AN ACT ELIMINATING INCOME AND ASSET LIMITS FOR THE MED-CONNECT HEALTH INSURANCE PROGRAM FOR WORKING PERSONS

Title: WITH DISABILITIES.

Vote Date: 2/14/2023

Vote Action: Joint Favorable Substitute

PH Date: 2/7/2023

File No.: 4

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SPONSORS OF BILL:

Human Services Committee

REASONS FOR BILL:

Individuals with disabilities that are currently enrolled in the Med-Connect program are in fear of losing their health coverage and services if they increase their income or assets. This limits employment opportunities, higher-paying jobs, and the ability to save money for the future. This bill would eliminate the income and asset limits for Medicaid for Employees with Disabilities.

SUBSTITUTE LANGUAGE:

The substitute language adds that DSS will disregard any retirement and medical savings accounts of an individual or the individual's spouse accounts or any money in accounts.

RESPONSE FROM ADMINISTRATION/AGENCY:

Department of Social Services (DSS), Commissioner-Designate, Andrea Barton Reeves; opposes this bill stating that states basing eligibility of the Med-Connect program without any limit on income or assets will encourage individuals who are currently covered by their current employers and private insurance will shift to Medicaid due to the lower cost sharing and broader coverage.

NATURE AND SOURCES OF SUPPORT:

Connecticut General Assembly, President Pro Tempore, Senator Martin Looney; supports this bill stating that under the current asset limit of \$10,000, raising or eliminating that would increase the number of insured residents.

The Arc of Connecticut, Director of Advocacy, Carol Scully; supports this bill stating that eliminating the income and assets limit would give individuals enrolled in the Med-Connect program the ability to save money for unexpected circumstances as well as allow them to keep Medicaid when they retire. It is stated that it would also help by allowing them to spend more within their community giving Connecticut an economic boost.

Center for Disability Rights, Advocate, Sandra Roberts; supports this bill sharing experiences with the Med-Connect program and being able to work for years. It is also stated that income and asset limits can be restrictive for people with disabilities when it comes to employment opportunities.

Connecticut Legal Rights Project, Executive Director, Kathleen Flaherty; supports this bill stating that the Med-Connect program is a lifeline for many individuals with disabilities as it continues to allow them to have access to Medicaid and other support services. It is stated that depending on income, some individuals need to pay a premium and the asset limits prevent a person with a disability to save for emergencies or address any needs if their health condition gets worse. It is stated that having DSS verify asset limits adds to the administrative burden and removing the asset limits will reduce the burden on both individuals with disabilities and DSS.

CWCSEO, Policy Analyst, Megan Werner; supports this bill stating eliminating the income and assets limits will help provide assistance to Asian American Pacific Islander workers with disabilities who make significant contributions to the state's workforce.

Disability Rights CT, Litigation Attorney, Sheldon Toubman; supports this bill stating that removing the income and asset limits for Med-Connect will be beneficial for individuals with disabilities. It is also stated that these individuals will be able to access critical Medicaid benefits while paying commensurately more for the coverage if they have a higher income.

Keep the Promise Coalition, Coordinator & Community Organizer; Jordan Fairchild; supports this bill stating that removing the income and asset limits would promote equity for people with disabilities. It is stated that this bill will allow individuals to save money for emergencies and help people grow financially.

NAMI Connecticut Inc., Public Policy Manager, Thomas Burr; supports this bill stating that these benefits help people with mental health conditions. It is stated that the fear of working and potentially losing benefits may keep people from being employed. It is also stated that with the removal of income and asset limits on the Med-Connect program will assist in removing this current fear and barrier.

National MS Society, Senior Manager of Advocacy, Laura Hoch; supports this bill stating that the financial burden placed on people living with Multiple Sclerosis (MS) is so large, individuals may have to spend their entire allowable assets within a year leaving them with no

savings. It is stated that having a financial safety net by removing the income and asset limits will potentially save the state money if an emergency takes place.

Art Director, Carissa Decelles; supports this bill sharing that without the Med-Connect program, she would not have been able to work in Connecticut for the past seven years. It is stated that if her income and assets exceed the restrictions, she would be left without any care and that would put a limit on her aspirations.

Connecticut Resident, New Britain, Bobby Berriault; supports this bill stating that he has a disability and has been on the Med-Connect program. It is stated that he will be able to expand his job search and apply for higher-paying jobs and this bill will help the state of Connecticut overall if the income and asset limits are removed.

Connecticut Resident, East Haven, Richard Famiglietti; supports this bill stating that his income and asset limits under the Med-Connect program serve as a disincentive to work. It is also stated that the asset limits cannot allow him to save for emergencies and removing these limits will allow him to not be in poverty while having a disability.

Connecticut Resident, Naina Raina; supports this bill sharing that she is currently pursuing her clinical hours to become a licensed clinical social worker but due to the asset limits under the Med-Connect program, she can only see a limited number of patients because of the restrictions. It is stated that the current limits prevent her from full independence.

Connecticut Resident, Parent, Susan Salters; supports this bill stating that the Med-Connect program has allowed her son to live independently in his community rather than being restricted by the low-income limit under HUSKY C. It is stated that removing the income and asset limits will allow people like her son to maintain their employment and give back to the community.

Connecticut Resident, Diane Smith; supports this bill stating that her disability qualifies her to receive services under the Med-Connect program. It is stated that she is able to work full-time as a special education teacher, but income and asset limits keep her in a state of financial instability. It is also stated that she must remain in debt as she is worried that going over the set limit will deem her ineligible for the Med-Connect program.

NATURE AND SOURCES OF OPPOSITION:

None stated.

Reported by: Chandra Persaud & Kelly Houston Date: 3/1/2023