

**HEALTH COVERAGE IN CONNECTICUT:
Many Restorations in 2004 and More to Come**

	ELIGIBILITY AND ENROLLMENT	CHANGES ALREADY IN EFFECT	CHANGES THAT WILL BE IMPLEMENTED*
HUSKY A ADULTS	<ul style="list-style-type: none"> Parent or caretaker relative of a child eligible for HUSKY A in families with incomes below 100%FPL (family coverage) Parent or caretaker relative in a family with earnings, for up to 24 months after becoming ineligible for family coverage (no income limit) <p>91,256 as of 5/1/04 (including those in pregnant women coverage groups)</p>	<ul style="list-style-type: none"> Optional services (chiropractors, podiatrists, independent therapists, psychologists) eliminated 12/02 Eligibility level reduced from 150 to 100%FPL- 4/1/03 \$1 copay on prescription drugs - 4/1/03 No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2003 \$1.50 copay on prescription drugs and \$2 copay on medical services - 11/1/03 	<ul style="list-style-type: none"> Higher copays on prescriptions and medical services (1/1/05) Premiums - For families with incomes 50% - 100% FPL: \$10 per individual, \$25 family maximum; for families with income >100% FPL: \$20 per individual, \$50 maximum (1/1/05) Change in benefit package to state-employee plan (1/1/05) Denial of prescriptions for failure to pay co-pay
HUSKY A CHILDREN	<ul style="list-style-type: none"> Children < 19 with family income below 185% FPL Children < 19 in families with earnings, for up to 24 months after becoming ineligible for family coverage. <p>213,377 as of 5/1/04</p>	<ul style="list-style-type: none"> Elimination of continuous eligibility - 4/1/03; Elimination of presumptive eligibility - 7/1/03; No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2003 	<ul style="list-style-type: none"> Copays on prescriptions and medical services (1/1/05) Premiums on families with incomes above 50% FPL (see HUSKY A children for amounts) (1/1/05) Change in benefit package to state-employee plan (eliminates EPSDT) (1/1/05) Denial of prescriptions for failure to pay co-pay.
HUSKY A -PREGNANT WOMEN	<p>Pregnant women with family income below 185% FPL.</p> <p>2,494 as of 10/03 (in pregnant women coverage groups)</p>	<ul style="list-style-type: none"> Optional services (chiropractors, podiatrists, independent therapists, psychologists) eliminated 12/02 No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2003 	<ul style="list-style-type: none"> Copays on prescriptions and medical services (1/1/05) Premiums on families with incomes above 50% FPL (1/1/05) Change in benefit package to state-employee plan (1/1/05) Denial of prescriptions for failure to pay co-pay

* The implementation bills for the 2004-2005 state budget prevents the Department of Social Services from agreeing to any Medicaid waiver in which the federal government limits the normal fifty per cent federal match for the program from now until June 30, 2005. Restoration of coverage for legal immigrants and repeal of co-payments effective 7/1/04.

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HUSKY B- CHILDREN	<p>Uninsured children in families with income from 185-300% FPL (subsidized); buy-in for families > 300% FPL</p> <p>14,523 as of 5/1/04</p> <p>Federal law limits cost-sharing to 5% of gross family income.</p>	<ul style="list-style-type: none"> • Elimination of continuous eligibility - 4/1/03 • No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2003 • New premiums for children in band 1 (185-235% FPL: \$30/child; \$50 family maximum) and increased premiums for band 2 (235-300% FPL: \$50 per child/\$75 maximum) 	<ul style="list-style-type: none"> • Change benefit package to largest available commercial plan, significantly increasing co-payments... indefinitely postponed
ADULTS – FEE FOR SERVICE	<p>Low-income elderly and disabled adults</p> <p>84,000 affected (excludes elderly and disabled nursing home residents)</p>	<ul style="list-style-type: none"> • Optional services (chiropractors, podiatrists, independent therapists, psychologists) eliminated - 12/02; • \$1 copay on prescription drugs 4/1/03 • No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2000 • \$1.50 copay on prescription drugs and \$2 copay on medical services – 11/1/03 	<ul style="list-style-type: none"> • Premiums on up to 25-30,000 medically needy adults from \$7-\$19/mo. based on income – 7/1/04 • \$3 co-pay on medical services • Denial of prescriptions for failure to pay co-pay
STATE-ADMINISTERED GENERAL ASSISTANCE (SAGA) MEDICAL	<p>Low-income adults not eligible for Medicaid</p> <p>26,655 as of 12/03</p>	<ul style="list-style-type: none"> • Non-emergency transportation eliminated – 7/01; • Vision care, podiatry, chiropractors, independent therapists, psychologists, physical therapy, naturopathic care, home health care eliminated – 1/03; • \$1 copay on prescription drugs 4/1/03 • No eligibility for most legal immigrants in US < 5 years who apply after June 30, 2003 • \$1.50 copay on prescription drugs – 11/1/03 • Payments to hospitals capped – 1/1/04 	<ul style="list-style-type: none"> • Service delivery through federally qualified health centers (FQHCs) and/or primary care providers under contract with DSS and hospitals with limits on services • Payments to FQHCs and other providers within available appropriations • Provide Medicaid coverage through federal Health Insurance Flexibility and Accountability (HIFA) Waiver

For a family of three [as of 4/04]:

50% FPL = \$7,836/year - \$653/month

100% FPL = \$15,671/year - \$1,306/month

185% FPL - \$28,990/year - \$2,416/month