

# PRESERVE HEALTH CARE FOR 34,000 PEOPLE



## **OPPOSE The Governor's Proposed Budget to Eliminate HUSKY for Low-Income Parents\***

The Governor is proposing to eliminate HUSKY health insurance coverage for parents with incomes between 138% and 201% of the federal poverty level (FPL) (\$ 27,724 to \$ 40,381 for a family of three), beginning July 1, 2015. The Governor's budget assumes that these low-income individuals will purchase coverage through commercial plans offered by Access Health CT (AHCT), Connecticut's insurance marketplace.

This proposal is contrary to Connecticut's current position as a national leader in expanding access to health coverage. The goal of the Affordable Care Act is to EXPAND health care coverage, not eliminate it for people who are currently insured.

Researchers at the University of Massachusetts Medical School recently estimated that up to 10,000 parents (almost one-third) would most likely not purchase plans sold through the marketplace. See, *How Proposed HUSKY Cuts Will Harm Low-Income Families*, available at [www.cthealth.org](http://www.cthealth.org).

- **Costs through AHCT will be too high for parents even when federal subsidies are included.** The UMass researchers estimated that those parents who purchase coverage on average will pay an increase of \$1,900 per year for health coverage, and those suffering from chronic conditions and high medical bills will pay more. Some parents may find the money to pay the monthly premium but then forgo care if they cannot afford co-pays or other out-of-pocket costs.
- **Recent experience in Rhode Island indicates that a large percentage of parents will not purchase commercial coverage through the insurance marketplace.** In Rhode Island, of the more than 2,600 parents who lost coverage, only about half had submitted an application for commercial coverage through the marketplace by May 2014.
- **HUSKY is tailored to the needs of low-income families.** Parents can obtain essential health care services, including prescription drug coverage without co-pays, coordinated behavioral health services, vision services, basic dental services and transportation to medical appointments. Plans offered by AHCT do not include the comprehensive benefits needed by these low-income parents.
- **Cutting parents off HUSKY will cause children to lose HUSKY too. Recent roll-backs of parent coverage in other states resulted in thousands of eligible children losing coverage.** In Maine, 9,000 eligible children lost coverage when that state took away Medicaid from their parents.

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■ **Studies show that more children are covered by health insurance and get the care they need when their parents are also covered.**

Low-income children who lose coverage lose access to comprehensive benefits. These benefits include adequate dental and vision care, and services to meet special health needs, such as intensive mental health services.

■ **Some of these parents may not be eligible for subsidies through AHCT because of the Affordable Care Act's "family glitch".** The family glitch is a wrinkle in the federal law that prevents a family member, such as a spouse, from being eligible for subsidized coverage if the other family member has an offer of "affordable" employee-only coverage through a job.

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Connecticut Association of School Based Health Centers  
Connecticut Association for Human Services  
Connecticut Conference of the United Church of Christ  
Connecticut Health Foundation  
Connecticut Health Policy Project  
Connecticut Legal Services  
Connecticut Oral Health Initiative  
Connecticut State Medical Society  
Connecticut Voices for Children  
Greater Hartford Legal Aid  
Keep the Promise Coalition  
Legal Assistance Resource Center of Connecticut  
NAMI Connecticut  
National Association of Social Workers, CT Chapter  
New Haven Legal Assistance Association  
Planned Parenthood of Southern New England  
The CT Medical Home Initiative at FAVOR  
UCAN/Caring Families Coalition  
Universal Health Care Foundation of Connecticut

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\* Parents affected by the Governor's proposal are in HUSKY A (Medicaid for children, parents and pregnant women). See separate fact sheet on how the Governor's proposal also negatively impacts coverage for pregnant women in HUSKY A.

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