



## *HUSKY A for Parents and Caregivers: Restoring Health Coverage for Families*

### *What:*

- **In 2015:** Connecticut reduced the income eligibility limits for parents and caregivers enrolled in HUSKY A (Connecticut’s Medicaid program for children and their relative caretakers) from 201% of the federal poverty limit (FPL) to 155% FPL.
- **In 2017:** A further reduction to 138% FPL means that as of January 2019 approximately 13,600 parents and caretakers will lose access to HUSKY A insurance coverage.

### *Impact:*

In November 2017, the state’s final report on the 2015 reduction showed:

\*A qualified health plan (QHP) is a subsidized health plan available through Connecticut’s health insurance exchange, Access Health CT.

\*\* Gaps in coverage are associated with gaps in care.

<i>Parents and Caretaker Relatives</i>	<i>Number</i>	<i>Percent</i>
Total impacted by the 2015 decrease to 155%FPL	<b>18,903</b>	--
Enrolled in Medicaid	<b>7,694</b>	<b>40.7%</b>
Enrolled in a Qualified Health Plan *	<b>2,387</b>	<b>12.6%</b>
No gap in coverage	1,354	7.2%
Gap in coverage **	1,033	5.5%
Selected a QHP but cancelled/disenrolled	<b>1,335</b>	<b>7.0%</b>
No active enrollment status	<b>7,487</b>	<b>39.6%</b>

### *Why It Matters:*

- Many families cannot afford to purchase health, even with subsidies and limits on cost-sharing. Dental insurance is a separate option. Even when paying two premiums, families often experience reduced services and unsustainable out-of-pocket costs. **Over 78% of parents/caregivers who lost coverage in the first round of cuts have no known health insurance.**
- Both parents who lose HUSKY health coverage, and their children who remain eligible, **face an increased risk for uninsurance.**
- **Access to Medicaid lifts families out of poverty.** Health insurance gives parents the chance to be healthy enough to parent well and work consistently.
- Limiting access to Medicaid **widens health disparities.**

### *Recommendations:*

- Restore HUSKY A Eligibility limits for parents and caregivers.
- Address fiscal restrictions and raise revenue to support this goal.