What is HUSKY Health?

Connecticut’s Medicaid and Children’s Health Insurance (CHIP) programs are known as HUSKY Health. Both Medicaid and CHIP are public health insurance programs funded jointly by the state and federal governments.

All of the HUSKY Health programs are self-insured and managed by the state. HUSKY programs provide health coverage to roughly 800,000 Connecticut residents, covering people of all ages and in every town in the state.

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<tr>
<th>HUSKY A</th>
<th>Medicaid for children, pregnant women, parents, and caregivers</th>
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<td>HUSKY B</td>
<td>Children’s Health Insurance Program</td>
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<td>Medicaid for people who are elderly or experience disabilities</td>
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<td>HUSKY D</td>
<td>Medicaid for low-income adults without dependent children</td>
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A number of additional HUSKY Health programs cover individuals with specific needs.

How does HUSKY Health benefit families?

- Improves access to physical, dental, and behavioral health services for children and families
- Protects families from a cycle of preventable disease and medical debt
- Increases the chances that children will be insured and see a doctor
- Children enrolled in Medicaid perform better in school and grow up to earn more and pay more in taxes
Who is enrolled in HUSKY Health in Connecticut?

In 2018, living in a family of 3 earning less than:

- **Children**
  - For CHIP: $65,957
  - For Medicaid: $41,044
- **Pregnant Women**: $53,705
- **Parents/caregivers**: $32,209
- **Adults without dependent children**: $28,180

See ctvoices.org/HUSKYManual for more information

Are the HUSKY programs cost-effective?

- Administrative costs of 3.2% (compared to 12% on average for private insurers)
- Reduced per-person spending by a greater percentage than any other state from 2010-14, according to *Health Affairs*

How the Connecticut’s HUSKY Health programs excelled?

- Through efforts such as care coordination for individuals diagnosed with specific health conditions such as diabetes or high-risk pregnancy, Medicaid helps members navigate the health system and address non-medical barriers to getting and staying healthy.
- HUSKY’s dental program is one of the best in the nation; since 2012, the percentage of children receiving treatment has remained steady while the rate of preventive care has increased.

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How do HUSKY Health programs promote health equity?

Children and families of color face barriers to health due to our state’s history of neighborhood redlining, leading to housing and loan discrimination, an upside-down property tax system in which people of color pay higher rates, a segregated public-school system, and other manifestations of systemic racism. Due to these factors and ongoing extreme income inequality, about 63% of children enrolled in HUSKY programs are Black or Latino, compared to 34% of the state’s children overall. Medicaid is well-positioned to address many social, housing, and educational factors that exacerbate racial disparities in health.

After Connecticut expanded Medicaid to low-income adults without dependent children, racial disparities in insurance coverage rates narrowed. In 2017 rates of coverage stalled. Having insurance is the first step in being able to access health services and a vital protection against financial ruin when facing an accident or illness.

HUSKY Health is a wide-reaching support for children

Medicaid covers virtually all children in foster care in Connecticut, partners with tens of thousands of providers to improve behavioral health screening rates and referrals, finances school-based supports, and bolsters both family economic security and the economy of our state.

For more information, please see accompanying fact sheets:

- Medicaid and Education
- Medicaid Supports Work and the State Economy
- Medicaid and the Child Welfare and Juvenile Justice System