

Testimony of Charles Mims  
Human Services Committee  
Tuesday, February 27th  
84 Buckingham St. #C5  
Hartford, CT 06106

Bill # 117  
5640

I would first of all like to relay my own personal experience with the spend down. I was hospitalized a few months ago, and it was determined that I had insurance coverage. But when I was released, and had to have my prescriptions fill I was told that I had no insurance coverage. When I investigated I was told that I was under a spend down. My insurance was terminated with no prior notification.

It was explained to me that after I accumulated a thousand dollars in medical bills that I would then be eligible for additional insurance coverage. In the meantime I could not get the medications I need, and was prescribed by my doctors.

I also understand that the eligibility limits to qualify for Medicaid have not been raised since 1990. This obviously means that the limits have not kept up with inflation. Which also means that people who need assistance will not qualify under the present standards.

I really don't understand the technical details of and the reasons for the spend down, but it just seems to me that if a person has qualified and received insurance coverage, that there should not be an interruption in coverage, unless the insured's medical or financial situation has changed.

I would sincerely and emphatically request that you raise the qualifying income levels to parody the HUSKY Program.