



CT Association of Centers for Independent Living  
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**Testimony of Gary E Waterhouse, Executive Director  
CT. Association of Centers for Independent Living  
February 8, 2007  
before  
Human Service Committee of the CT. General Assembly**

CACIL is a non-profit corporation consisting of five (5) Centers for Independent Living (CIL) located in Hartford, Norwich, West Haven, Naugatuck and Stratford. CILs are community based, non-residential, consumer controlled and cross-disability. Each follows the Independent Living Philosophy of self-help, self-reliance and self-determination.

**CACIL SUPPORTS**

**Proposed S.B. No. 54-*AN ACT CONCERNING INCREASED ACCESS TO HOME-BASED LONG-TERM CARE.***

Medicaid's long-term care services are a critical source of support for thousands of poor and low income and disabled people. The long-term care system we have today is primarily financed by Medicaid, and without significant policy changes, Medicaid is likely to be the major source of long-term care coverage in the future. Medicaid, however, has important gaps and inequities. Medicaid is not an option for many; for those who do qualify, Medicaid does not provide insurance protection against large financial losses, but requires impoverishment. Eligibility and benefits are limited in many states, and waiver programs may not be available to all who need them and are financially eligible for them. Efforts to address these gaps are needed. Medicaid eligibility policies could be revised to make the program's means-testing less harsh. Barring major changes in the structure of long-term care financing, improving Medicaid's long-term care protections for people of modest means and disabled people is likely to be a key part of any future strategy for meeting the long-term care needs.