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Visit us on the Internet at <http://www.danburychildrenfirst.org>

March 15, 2007

Re: Support of H.B. 7278 An Act concerning Improved Access to Health Insurance, and Support of H.B. 7375 An Act Concerning Health Care Access and Expansion of the HUSKY program.

Dear Senator Harris, Representative Villano and Human Services Committee members,

On behalf of Danbury Children First and the Danbury School Readiness Council, I would urge your support of the above bills as their implementation would increase access to health care for children, particularly those of lower economic means. Specifically, we support the following components:

- ◆ Increase reimbursement rates for physicians, dentists and behavioral health specialists so that more health specialists will participate and more children will have access to services.
- ◆ Remove co-pays and premiums for HUSKY parents who have incomes between 100 and 150% of the federal poverty level.
- ◆ Restore continuous eligibility so that fluctuations in family income do not affect access to health care for children.
- ◆ Restore funding to HUSKY outreach and application assistance to previous levels so that more eligible families are aware of the program and are able to successfully complete the application process. We support additional funding to go to local communities for HUSKY outreach. While we appreciate the Governor's budget increase of \$1.0 million to outreach and the increase in regional DSS office staff, in our community the best access to children was when we had our local outreach program before the cuts to this line item some years ago. We believe that the HUSKY outreach budget should be increased toward the FY02 level of funding at \$4.4 million. In the Governor's FY08 budget this line item is less than half of the FY02 level.

Danbury Children First is a parent-led organization with over 80 volunteers, members and partners that reaches 9,000 families annually. Danbury Children First works in partnership with the Danbury School Readiness Council that serves over 280 children.

As you know, begun in 1998, Connecticut's Health Insurance for Uninsured Kids and Youth (HUSKY) program is designed to provide affordable, comprehensive health insurance for children and parents. Currently, 202,000 children and 82,000 parents are covered under HUSKY A (Medicaid managed care) and 16,000 more children are covered under HUSKY B (State Children's Health Insurance Program).

The purpose of Danbury Children First is *to involve, empower, and support parents* to improve the lives of children at home, in school and in the community

The program provides an essential “safety net” for our state’s children and families. Children enrolled in the program receive the type of quality preventative care that reduces costly hospitalizations, and their parents are less likely to rely on expensive emergency room visits for their routine medical care.

The average annual cost for coverage in HUSKY A is \$2,400, and for HUSKY B is \$1,900 (compared to \$5,000 for coverage under the Connecticut state employee health insurance plan). For every dollar spent on HUSKY A, Connecticut receives 50 cents in federal matching funds; for every dollar spent on HUSKY B, it receives 65 cents.

The following issues have emerged that prevent all those that could benefit from accessing health care services:

- Low reimbursement rates to health care providers prevent children from receiving medical, dental, and behavioral health services they need. Because of the low reimbursement rates, most doctors, dentists, and behavioral specialists don’t find it financially feasible to serve HUSKY patients. A “mystery shopper” survey conducted by the Department of Social Services last year indicated that only one quarter of Medicaid patients were able to schedule appointments with providers who were listed as participants. Even if they were able to schedule an appointment, they often had to wait weeks for care. In 2005, less than half of eligible children received preventative dental services under HUSKY A. Dental reimbursement rates have been frozen since 1993, and only about 100 out of 2,500 dentists in Connecticut provide significant levels of care to HUSKY children.
- Policies regarding continuous eligibility have been inconsistent and confusing. Continuous eligibility means that children continue to receive coverage for a year, even if their family’s income fluctuates while they are enrolled. Continuous eligibility was eliminated in 2003, despite the fact that this bumps children in and out of the program and causes administrative difficulties when children need to be re-enrolled. In addition, since 2002 HUSKY outreach funds for local communities have been drastically reduced, making it more difficult for families who have questions about re-enrollment and eligibility.
- Changes in policies regarding premiums and co-pays cause children and adults to drop out of the program. Raising premiums and co-pays to offset the costs of the program only backfires when parents and children opt out of coverage and end up back in emergency rooms. Legislation that was passed in 2005 requiring premiums and co-pays for parents between 100% and 150% of the Federal Policy Level should be repealed.

If you would like additional information, please contact me at (203) 797-8088 or at Lindak@danburychildrenfirst.org.

Thank you for the opportunity to submit this testimony.

Sincerely,



Linda A. Kosko, M.S.

Collaborative Director, Danbury Children First, Inc.

Chair, Public Awareness Committee, Danbury School Readiness Council