

Middle-Class Adults Need Charter Oak: 'Is There a Program Yet for Us?'

Public Sounds Off...

"Your proposed maximum monthly premium of \$250, with no maximum income limit, would be wonderful, and I would gladly sign on to that..."

I would be pleased to pay more than \$250 per month, even twice that amount if necessary, to make this plan happen...I understand there are significant co-pay and deductibles, but I have them now, anyway...

If you need to negotiate a more flexible premium schedule for different income levels I encourage you to do so – anything to get this plan in place, as soon as possible!"

**--East Granby resident
in letter to DSS**

"It is so anxiety-producing to have to take \$1,242 out of my savings every month...I know the Governor's plan is coming ... but by then all my savings will be depleted and I will have to start on my retirement funds...Still, I am very grateful for your attention and the Governor's plan. I just wish it would come sooner."

**--Manchester resident
in letter to DSS**

"I have just received a notice from a friend concerning Charter Oak Health Plan. This sounds as if this would be very important to me. I am currently receiving Cobra benefits that will end late this year. I am 58 years old and finding new employment with benefits is not easy."

**--Connecticut resident in
email to Governor's Office**

Bringing Health Insurance to Connecticut Adults of All Incomes

- **"My goal is to make sure that every adult and child in Connecticut has access to health insurance,"** said **Governor M. Jodi Rell** in announcing her proposal for the Charter Oak Health Plan for adults and further initiatives for children's coverage in December 2006.
- **While other proposals** to cover CT's tens of thousands of uninsured adults have been raised, prohibitive taxpayer cost usually heads the list of impediments.
- **The Charter Oak Health Plan**, by contrast, is based on a public-private model with relatively modest investment of state dollars. It would serve the uninsured—who don't have access to affordable coverage through work; and many adults experiencing financial hardship in paying unaffordable, non-group premiums on their own. There would be no income limit to qualify for a choice of participating health plans.
- **The General Assembly approved** Governor Rell's proposal for Charter Oak in 2007 and set a start date of July 1, 2008. Funding of \$2 million for start-up and \$11 million for premium assistance was appropriated. The Governor's midterm budget adjustment recommendation for fiscal 2009 includes an additional \$6 million.
- **The timeframe for Charter Oak is threatened**, however, by Raised Bill #5617 at the Human Services Committee (public hearing Feb. 26, 2008), which would delay implementation until July 2009 and make program changes that would drive up the cost for both enrollees and taxpayers, effectively nullifying Charter Oak as a viable program.
- **At left and on back is a sample of public opinion** received by the Governor and Dept. of Social Services in 2007. Connecticut residents continue to contact us to ask: **When is Charter Oak going to begin?**

Public Sounds Off...

(continued)

"This plan would be life saver to my parents and I'm sure to countless others in similar circumstances. Please let me know when we can hope for this plan to be implemented...I would like to say that I am so thrilled that this problem is being addressed and this proposal sounds absolutely wonderful."

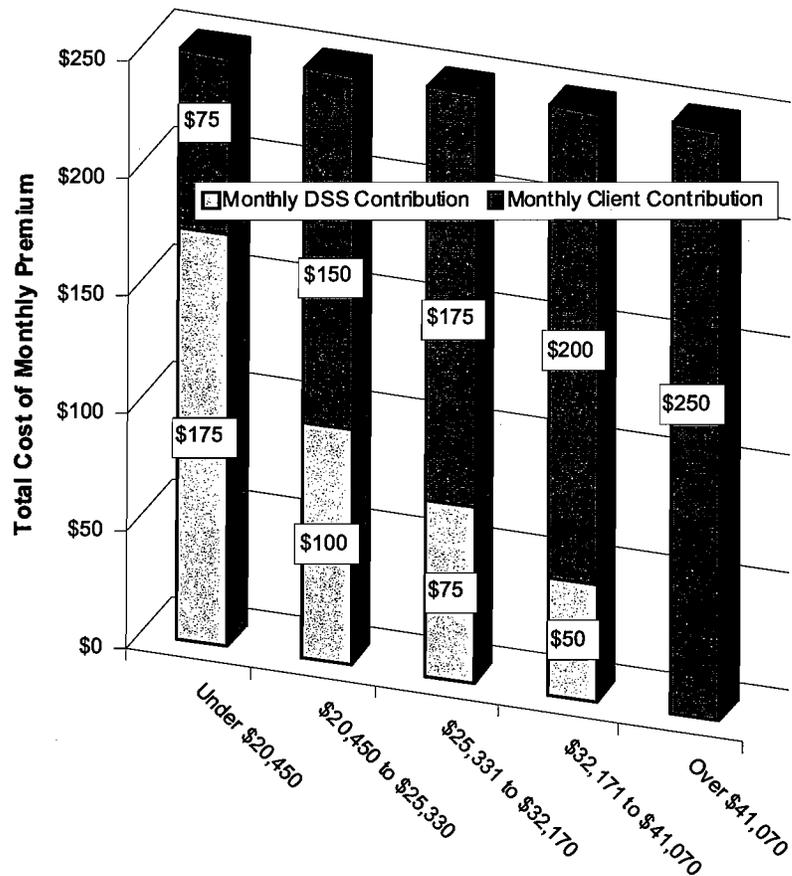
-Simsbury resident

"My dad only takes home \$191 a week and it is him and my mother. I do not know how my parents survive and they need the health insurance."

-Connecticut resident in email to Governor's Office

"I was just curious, has the Governor been able to get a low cost health insurance program for the adults yet? My children are on HUSKY but my husband and myself have no insurance. Is there a program yet for us?"

-Connecticut resident in email to Governor's Office



Charter Oak Plan Monthly Premiums
Based on Standard Federal Poverty Level Thresholds
(2-Adult Household)

For more information
Department of Social Services,
designated by Governor Rell as administering
agency of the CT
Charter Oak Health Plan
www.ct.gov/dss/charteroak or

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Q&A:

Can insurance companies provide affordable, creditable coverage to the uninsured?

Yes, it's possible with a sufficient pool of enrollees, backed by the State of Connecticut's sponsoring authority and economies of scale achieved by joint participation in the HUSKY program. Managed care providers currently provide affordable group rates in the unsubsidized, higher-income part of HUSKY B. The State of Connecticut's Request for Proposals has attracted the formal interest of six insurers, including two currently participating in the HUSKY program.

What about the 'kids' in their 20s starting out, or someone who's 50 and jobless?

The state's premium assistance design (see chart above) will make Charter Oak more affordable for lowest-income members.