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December 9, 2009

Testimony of Randi Faith Mezzy

Regarding The Governor's Proposal to Freeze Intake for the SAGA Medical Program

Good afternoon, members of the Committee. I am an attorney at Connecticut Legal Services, where I represent many clients who seek and sometimes receive SAGA benefits, including SAGA Medical benefits.

The SAGA Medical Program currently provides critical health care services to approximately 43,000 of CT's neediest residents. SAGA Medical recipients are limited to \$1000 in assets and earnings ranging from \$506.22 monthly to \$610.61, depending on what region of the state he or she lives in.

SAGA Medical recipients are usually unable to work because of disabilities, but their eligibility for a federal SSI disability determination is often still pending. SSI decisions can take months and sometimes years until a final disposition is reached. In the interim, because they are not elderly and don't have dependents, SAGA recipients are **NOT** eligible for Medicaid or any other health-care assistance program.

SAGA Medical has literally become a lifeline for its recipients. In order for someone to become eligible for SSI/Social Security Disability, there must be a determination by a medical professional that the applicant is unable to work due to a medical condition for a period of 12 months or more, or ending in death. Only a medical professional can make that assessment. The only way a SAGA client can afford to see a doctor is through the SAGA Medical program. **Without an ongoing relationship with a doctor, SAGA clients will not be able to prove to Social Security that they are eligible for SSI.**

I recently represented a woman in an SSI appeal in which the judge granted SSI based **entirely** on the information in my client's SAGA medical file. My client was denied SSI twice before this. The only new piece of evidence this time was



the SAGA medical assessment, and the judge stated in her decision that that was the piece of evidence she found most convincing.

Here is how maintaining access to the SAGA Medical program ultimately saves money for Connecticut:

- The SAGA Program has remained intact throughout the budget negotiations of this past session. This is in large part because the state has been preparing a federal waiver application that will allow us to bring more federal money into the state through federal matching funds for the SAGA Program. Freezing intake for SAGA Medical could result in forfeiting approximately \$7.8 million in federal match dollars based on the current Medicaid match rate of 60.19%.
- Without SAGA Medical, these very low-income, vulnerable individuals will end up in hospital emergency departments for care – exacerbating the already overcrowded conditions there and adding to the financial burden facing hospitals.
- CT receives reimbursement for SAGA cash payments through retroactive SSI awards. Once a SAGA recipient is granted SSI benefits they no longer will need state cash assistance and will become eligible for federal Medicaid

The SAGA Medical caseload increased by 17.5% (6,409 individuals) over the last year. This clearly indicates the great need for this program during our current economic downturn. I urge you to reject the Governor's proposal to freeze intake for the SAGA Program.

FACTS about

The Impact of the Governor's Proposal to Freeze Intake for the SAGA Medical Program

The State Administered General Assistance (SAGA) Medical program covers medical treatment for low-income CT adults who do not qualify for Medicaid or any other health care assistance.

SAGA Medical served close to 43,000 individuals in October of 2009. This number represents a caseload increase of 17.5% (6,409 individuals) since November of 2008. SAGA Medical is a lifeline for very low-income individuals with no other options for receiving health care but has taken on a renewed importance for low-income adults during this economic downturn.

Cuts to SAGA Medical represent a short-sighted budget reduction that will result in less money being available for potential federal matching funds.

During the past legislative session, the SAGA Program was discussed at length and decisions to maintain its current services and eligibility guidelines were supported. In fact, the state has been preparing a federal waiver application that would entitle CT to receive federal matching funds to offset the cost of SAGA and bring in additional revenue. SAGA may actually be an untapped resource for the state budget.

Cuts to SAGA Medical will result in an increase in the number of people seeking care in inappropriate and more costly settings such as hospital emergency rooms.

Cutting individuals off from non-emergency preventive care will exacerbate issues for already overcrowded hospital emergency departments and create additional financial burdens for hospitals. Cuts to SAGA Medical will play a role in rising hospital costs.

CT's legislature has prioritized efforts to make health care accessible to all of our residents. Cutting SAGA Medical represents a huge step backward in this effort and makes health care unattainable for some of CT's most vulnerable residents.