



**Testimony in Support of: HB 5429**

Thank you for the opportunity to testify in support of House Bill 5429; AN ACT CONCERNING AVAILABILITY OF MEDICARE SUPPLEMENT INSURANCE TO PERSONS ELIGIBLE FOR THE QUALIFIED MEDICARE BENEFICIARY PROGRAM. My name is Christina Crain and I am The Regional CHOICES Coordinator for the Southwestern CT Area Agency on Aging.

Federal law, US Code Title 42, 1395ss (B)(1) makes it illegal to sell a Medicare Supplement Policy (Medigap) policy to a fully dually eligible person, a person with Medicare and full Medicaid. Someone on QMB however, is not considered a fully dual eligible. They only have partial Medicaid eligibility, as they do not receive the full spectrum of benefits afforded to those who are eligible for full Medicaid.

The Qualified Medicare Beneficiary Program (QMB) pays the Medicare Part B premium for Medicare beneficiaries. In addition to this, it also helps cover the 20% co-insurance and the deductibles under Medicare Parts A & B. QMB could technically be a substitute for Medigap Insurance for individuals on QMB, at the State's expense. However, there is one huge caveat to this. In order for the Medicare beneficiary to get the deductibles and 20% co-insurance covered by QMB, the Medical provider must participate in the Medicaid program. If a Dr. is NOT a Medicaid provider, the individual is then responsible for the Medicare deductibles and co-insurance. This could mean hundreds and thousands of dollars in out of pocket costs to the beneficiary each year.

This poses a huge problem for QMB beneficiaries across the state and especially in Southwestern CT. In Fairfield County there are fewer and fewer Doctors participating in the Medicaid program. As a result, individuals on QMB, if not allowed to purchase a Medigap policy are faced with decreased access to quality healthcare, increased out of pocket costs for their co-insurance and deductibles and increased state expenditures through the QMB program.

According to the CT Dept. of Social Services, Directory of Medicaid Providers, in all of Fairfield County, there are only :

- 3 - Cardiologists
- 2 – Neurologists
- 2 – Orthopedic surgeons

1 - Geriatric Specialist  
0- Rheumatologists and  
0 - Oncologists who participate in the Medicaid program.

As you can see, QMB beneficiaries in Fairfield County have very limited or no access to Medicaid providers. Therefore, for many individuals, the ability to buy a Medigap policy to help cover the out of pocket costs is a necessity. Since the state is the payer of last resort, allowing QMB beneficiaries to purchase a Medigap policy, ensures that any deductibles and co-insurance would be paid by the Medigap plan as opposed to the QMB program. This is a win win situation for the Medicare beneficiary as well as for the state of CT.

Therefore, I ask for the Committee's support of Bill 5429 allowing QMB beneficiaries the right to purchase a Medigap policy if they so choose. Thank you for your time and the opportunity to submit this testimony.

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