



**KEEP THE PROMISE COALITION**  
Community Solutions, *Not* Institutions!  
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**Testimony before the Human Services Committee  
February 10, 2011  
In Favor of Proposed SB 9**

Good morning/afternoon Senator Musto, Representative Tercyak and members of the Human Services Committee. My name is Cheri Bragg, Coordinator of the Keep the Promise Coalition, a statewide mental health advocacy Coalition dedicated to ensuring that a comprehensive, community mental health system is created and sustained in Connecticut.

It is critical for many of our members to see this bill passed. Currently the income limits to qualify for Medicaid for older adults and people who are blind or disabled remain between 60-80% of the Federal poverty level. If a person has any kind of work history, as many people with mental illness have, their income is likely to be above this threshold. The person is then subjected to a complex and burdensome process called "spend down" where they have to show evidence of enough medical bills every six months in order to meet their "spend down" and qualify for Medicaid coverage.

It is not uncommon for people to have "spend down" amounts of several thousand dollars. **Many people do not incur enough medical bills to get their Medicaid insurance back, resulting in them becoming permanently uninsured.** As a whole, this population tends to have the most complex physical and mental health needs. While they are uninsured, many people face the stress of mounting unpaid bills or doctors who refuse to see them due to a lack of insurance or ability to pay. The result is lack of timely health care, the costs of which can be critical for the person and result in spillover costs in emergency care and unnecessary hospitalizations.

In addition, the advent of Medicare Part D had the unintended consequence of compounding the problem by making it harder to qualify for Medicaid: people can no longer count the costs of prescriptions toward their "spend down". Raising the Medicaid Income Limit, so that fewer people have a "spend down", will help people who are caught in the "Part D trap" and will simplify continuous access to vital health care services.

**Coalition members have submitted testimony today detailing their personal struggles with the "spend down" process.** These accounts reflect the experiences of thousands of people who continue to be left behind when it comes to healthcare. Some have testified in the past about friends who access costly emergency rooms so that they can meet their "spend down". Others choose to forego needed treatment and medications. Some people who have other health concerns such as traumatic brain injury testified about the complexities of keeping track and submitting their medical costs to meet the "spend down". Still others speak about never being able to meet their "spend downs", remaining permanently uninsured shifting costs expensive, emergency and crisis care rather than cost-effective, preventative and early intervention care paid for by the state of Connecticut which does not make fiscal sense.

As many of you know, the Medicaid Income Limit has remained below 80% of the Federal Poverty level since 1990, almost 20 years. **We ask that this limit be raised which would eliminate the burdensome spend down process for many people. While we acknowledge the enormity of this task during the present fiscal crisis, we feel that it would avoid expensive cost-shifting. People experiencing these continuous and critical health care needs must not be forgotten. As the state begins to expand access to health care coverage for CT's citizens, we urge you not to leave older adults and people with disabilities behind. Thank you.**

Thank you for your time. I would be happy to answer any questions you might have.