

Testimony before the Human Services Committee March 13, 2012

HB 5450, An Act Establishing a Basic Health Plan

Submitted by: Sheila Coleman, UCONN School of Social Work Student & Caring Families Coalition, Intern

To Senator Musto, Representative Tercyak, and members of the Human Services Committee

Thank you for the opportunity to testify in support of HB 5450 establishing a State Basic Health Program. My name is Sheila Coleman and I am a student at the UCONN School of social work and an intern at Caring Families Coalition. I am here to ask that you support the State Basic Health Program because in my work I have met several people for whom the current delivery system for healthcare is not working. For instance Mrs. Mona J. has been in need of dental care for the past two years but she cannot see a dentist because of Spend-down guidelines. These guidelines require a person to have medical expenses that add up to the amount that their income exceeds the Medicaid limit. Mona owns a small catering business with a staff of 4 which makes her too small for affordable small business insurance. She tells me that being a chef does not allow her to make a lot of money since she has to wait for the jobs to come in. However, with every job she faces six months of going on spend-down because she made too much money. The income limit in the greater Hartford area is \$506.22 per month. Mona is relatively healthy and does not see a doctor for every ache and pain but recently she went to the Emergency room with pain in her arm which generated a \$377 medical bill. In order for Mona to qualify for Medicaid coverage in a six month period she would have to accumulate more medical bills or live on an income of less than \$506.22 per month.

My personal experience is based on losing health insurance that was connected to my job of twelve years. In January the company decided to cut its losses by closing 11 more Connecticut locations. My options for healthcare are to buy at fair market value, with the most basic package starting at \$389 per month and since I work part-time the cost of health insurance would create a hardship. The alternative is to share the Spend-down experience of Mona and thousands of others in Connecticut.

The State Basic Health Plan could enable as many as 100,000 people to access quality, affordable healthcare at no cost to the state. This insurance package could allow low income people like Mona and me the opportunity to obtain something so simple, yet so necessary, as a dental visit.

I encourage you to support the State Basic Health Program.