TESTIMONY BEFORE HUMAN SERVICES AND APPROPRIATIONS COMMITTEES IN OPPOSITION TO DEMONSTRATION WAIVER FOR MEDICAID LIA PROGRAM

July 24, 2012

My name is Marni Esposito and I live in Hamden. I urge you to reject the proposed waiver to cut eligibility for the Medicaid program. Based on the severe difficulties that the Department of Social Services is having in processing Medicaid applications already, as our experience shows, the agency would not be able to handle the proposed changes. In addition, if adopted, the proposed changes will make my 20 year daughter, Sarah Esposito, ineligible for Medicaid under the Husky D Low Income Adults (LIA) program, and she will have access to no other meaningful health insurance.

I am on HUSKY A for myself, my husband and my other two children. Our income is below the income guidelines for this program. My husband and I are both self-employed and believe that our businesses will have enough growth in the coming year so that we will not need government assistance. My daughter Sarah was on this program too, until she was thrown off when she turned 19. She was given no other options at that point, other than the limited benefit Charter Oak plan, which costs over $300 a month, something which Sarah, a student enrolled in Gateway Community College, could not afford. We wound up paying for student insurance. However, after a brief stay in the hospital for an emergency, we realized that this student insurance was for catastrophic only and was completely inadequate. She now has over $1500 in outstanding medical bills.

We then realized that Sarah might be eligible for Husky D. We applied last year but she was rejected because she held a part time job at a local retail store at the time. She earned over the income limit and was rejected. So, once again, she paid for the catastrophic-only student insurance.

In May, we decided to try the Husky D application again. This time, however, even though I understand that parents' income and assets don't count (yet) for Husky D, the application asked for **ALL** the information for the **entire** family, including dates of birth, ages and proof of income. Since my husband and I are

both self-employed, I needed to send in our full income tax. My husband also has a part time job. We sent in the w-2. We received a letter stating that the state did not take w-2s as proof of income and that the federal tax return was not sufficient, and that I needed to send a letter with the hourly rate and hours worked. We then received a phone call stating that they needed our income taxes. We received two letters and one additional phone call asking for information that we had already sent or that was stated on the original application.

Finally, after all this information was provided (repeatedly), we were told that we needed to show proof of cancellation of insurance. So we needed to make sure her current student insurance was expired and show evidence of this. Then, after all this, a letter came stating that, given the information provided (over and over again), she MAY qualify for Husky D and so the application was being referred as Potentially eligible for Medicaid for Low Income Adults. This letter was dated 7/9/12 but we have heard nothing since.

The letter stated that DSS's office will contact us about the application status, but that has not happened. Sarah is STILL with NO insurance coverage to date. She is fully exposed while DSS decides, or doesn't decide.

That is where things stand now. But if the proposed changes to LIA go through, all of this delay will be irrelevant because our low incomes will be counted against Sarah and she will be disqualified from Medicaid LIA. We don't have access to commercial insurance, the college insurance is close to useless, and we can't afford to buy her meaningful coverage. She will simply go uninsured. Please reject this proposed waiver.

Thank you.

Respectfully,

Marni Esposito
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