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LIEUTENANT GOVERNOR
STATE OF CONNECTICUT

***TESTIMONY PRESENTED TO THE HUMAN SERVICES COMMITTEE
FEBRUARY 26, 2015***

*The Honorable Nancy Wyman
Lieutenant Governor*

Testimony Supporting House Bill 6846

AN ACT IMPLEMENTING THE GOVERNOR'S BUDGET RECOMMENDATIONS FOR HUMAN
SERVICES PROGRAMS

Senator Moore, Representative Abercrombie and distinguished members of the Human Services Committee, thank you for the opportunity to offer written testimony in support of House Bill 6846 AA Implementing the Governor's Budget Recommendations for Human Services Programs.

This bill makes several significant policy changes with regard to the state's health and human services programs. In Sections 3-8, the bill transitions health insurance coverage for adults, including pregnant women, who earn more than 138% of the federal poverty level (\$33,465 for a family of four) from HUSKY A to the subsidized health plans available through Access Health CT. Coverage for children enrolled in HUSKY A will not be affected.

With previous barriers to affordable health care removed, our proposal takes advantage of opportunities available through Access Health CT, the state's successful health insurance marketplace. Since its creation, Access Health CT has increased the number of insured residents in Connecticut, promoted health, lowered costs, and addressed health disparities. With the creation of health insurance marketplaces across the nation, other states have transitioned coverage of low income individuals. As of January 2015, Connecticut is the only state still providing Medicaid coverage to non-pregnant adults with income over 138% of the federal poverty level.

Under the state's Access Health CT marketplace, lower income households purchasing health insurance qualify for significant federal subsidies, lowering the costs associated with obtaining and maintaining comprehensive health insurance coverage. These federal subsidies include advanced premium tax credits to reduce the monthly cost of health insurance premiums, as well as additional cost sharing reductions lowering the out-of-pocket costs for obtaining medical care and prescription drugs.

While we recognize that this transition will result in increased costs for the transitioned individuals, we are confident that the qualified health plans available under Access Health CT will be affordable for them. The premiums for non-pregnant adults on a silver plan will range from \$48 to \$104 per month and the annual out-of-pocket maximum will range from \$600 to \$1750. For pregnant women, who are currently covered up to 263% of the federal poverty level (\$41,895 with no other children), the monthly premiums on a silver plan will range up to \$220 per month with an annual out-of-pocket maximum of \$6600.

I thank the committee for the opportunity to submit written testimony in support of these provisions and I respectfully request that the committee support this bill.