



University of Connecticut

Human Services Committee
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Public Hearing
Testimony

By
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Co-Chairs, Ranking Members, and Members of the Human Services Committee, good afternoon, my name is Michael Kurland. I am the Director of Student Health Services at the University of Connecticut. I am here today to speak in support of *House Bill 5255, AN ACT CONCERNING FUNDING STUDENT HEALTH INSURANCE WITH MEDICAID*. I wholeheartedly endorse requiring a study to assess the cost effectiveness of requiring Medicaid to pay the cost of university sponsored health insurance premiums and providing supplemental coverage to medically indigent students enrolled in universities within the state of Connecticut.

The recent expansion of Medicaid eligibility for college students as well as the implementation of various aspects of the Patient Protection and Affordable Care Act of 2010 (PPACA) has provided us with a unique opportunity to provide comprehensive, portable and cost effective health insurance coverage for a segment of our state's population- uninsured college students. As a result of the legislation, many schools, including the University of Connecticut, have enhanced their university sponsored plans to offer benefits which include, but are not limited to, preventive and essential benefits, mental health parity, elimination of dollar limits and elimination of pre-existing condition clauses. Additionally, many schools including the University of Connecticut and the Connecticut State University system have implemented a "hard waiver" enrollment program, which increases enrollment levels, stabilizes premium rates and allows financial aid funds to be utilized to pay for insurance premiums for eligible students. The purpose of hard waiver programs is to allow students to purchase comprehensive health insurance at attractive rates and to assist in maintaining the health and wellbeing of students and enabling them to remain in school despite the onset of a debilitating accident or illness.

The American College Health Association (ACHA) began exploring issues related to Medicaid coverage, eligibility, portability and use of Medicaid dollars to purchase student health insurance plans (SHIPs) in 2011. The opportunity for states to participate in Medicaid expansion which was projected to result in over 5 million students nationwide meeting Medicaid eligibility raised the importance of the issue for several reasons including recognition that Medicaid may not be the best option for college students given shortcomings in portability and provider network limitations. In Connecticut, a large number of families who have applied for insurance through the healthcare exchange have wound up enrolling in the state's Medicaid program. Because Medicaid typically offers "emergency only" coverage for students studying