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## Flynn, Eileen

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**From:** Bonnie Friedman <soc4597@aol.com>  
**Sent:** Saturday, February 14, 2015 10:31 AM  
**To:** HSTestimony  
**Subject:** Proposed H.B. No. 5492

256 Edison Road  
Trumbull, CT 06611

February 14, 2015

I want to thank you for considering Proposed Bill No. 5492 (An Act Concerning Working Persons with Disabilities). Should this Bill pass, it will be very meaningful to a population of people with disabilities, who are trying desperately to integrate themselves into a productive normal life. The people in the Working Disabled Program are already working and moving toward that normalcy. A crucial part of this normal life includes the ability to love and be loved by a husband or wife and have a family. The current Working Disabled Program forces its participants to make a choice between the security of medical insurance and marriage. This is due to the current program guidelines that states that the combined assets of married couples cannot exceed \$15,000.

Should a married couple acquire assets beyond \$15,000. the working disabled partner will no longer be eligible for the Program. \$15,000. is not a great deal of money for a married couple to save to be secure. We all know that it wouldn't take much of a problem like a leaky roof or a broken down car to use up all savings and even more. Should a child needing orthodontics or if the parents would like to save for college, that is out of the question under current program guidelines.

I am one of those in the Working Disabled Program, who greatly benefits. This Program has enabled me to work full time, while paying premiums for primary insurance and having MedConnect as a secondary insurance. I have the security of knowing that if my primary insurance fails to cover my treatment that Medicaid will. If I lose me eligibility for the Working Disabled Program, I will be put at great risk for losing my treatment. If I do not get my treatment, my health will surely deteriorate. I will no longer be able to work and may become incapacitated. If I marry, I will gain a husband, but could possibly lose my already challenged health. It is painful to think that I would have to make this choice.

The change to waive the asset requirement for married couples would be a benefit and should not create a financial hardship to the State of Connecticut. By establishing the working disabled in the workforce, you are creating a population of taxpayers, instead of burdening the State with dependents. Consider offering full time workers, who already have primary insurance through work (by paying a premium) the opportunity for MedConnect at a premium. Encourage married people to save for their future, so they continue to prosper and never become a responsibility to others.

Sincerely,

Margo Friedman