

## Testimony to the Insurance and Real Estate Committee of the CT Legislature

### Testimony in support of H.B. 5251

February 25th, 2020

Honorable Chairs and Members of the Insurance and Real Estate Committee of the Connecticut General Assembly:

We, Connecticut Students for a Dream (C4D), strongly call on the members of the Insurance and Real Estate to pass **H.B.5251: "An Act Establishing A Taskforce to Study Health Insurance Coverage for Undocumented Immigrants in This State"**. The Connecticut Legislature must pass legislation that creates a taskforce that will research and propose policies that would help increase access to health care coverage for immigrants, it's a first step for us to fight for access to CT's healthcare programs.

We testify today because our immigrant communities are living under difficult and challenging times in Connecticut and in the rest of the country. To us, living unafraid means our immigrant communities have access to safe, accessible, and affordable healthcare, health insurance, and health coverage, that does not discriminate on the basis of status.

Simply put, undocumented individuals are heavily barred from accessing health insurance. According to the US Census, an estimated 187,000 individuals were uninsured in Connecticut in 2018, which is 5.3% of people in our state. However, uninsured rates for immigrant communities are drastically higher. Data reported by the Migrant Policy Institute (MPI) estimates 30.1% of foreign-born, non-citizens in Connecticut have no health care coverage<sup>1</sup>, an estimated 159,600 individuals. In the undocumented community that number goes up to an estimated 52% uninsured rate consisting of approximately 53,000 uninsured individuals in Connecticut<sup>2</sup>.

It's clear that immigrant communities across the state are suffering from lack of health care coverage. An inability to access insurance today translates to an inability to access care, and an inability to access care causes people's health issues to develop into more serious, harmful life-threatening conditions. That is why we believe it is imperative for the Insurance and Real Estate Committee to establish the taskforce to research and recommend different potential solutions to increase the insured rate among immigrant communities.

We recommend the taskforce take a two-fold approach and study ways to expand coverage within Connecticut's HUSKY insurance program and the private insurance market. According to data provided by the MPI, approximately 46,000 undocumented immigrants in Connecticut earn less than 200% below the poverty level and in turn should qualify for HUSKY; however, due to

---

<sup>1</sup> <https://www.migrationpolicy.org/data/state-profiles/state/income/CT#>

<sup>2</sup> <https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/CT>

their status as non- “qualifying immigrants” continue to be barred from enrolling in coverage<sup>3</sup>. Considering the high cost of health insurance in the private market, researching how to expand HUSKY for immigrants regardless of status would benefit low-income families and individuals who would otherwise not be able to purchase coverage.

In addition to studying expanding HUSKY, the taskforce must also find ways to increase access to private health care coverage for immigrants. Currently, there are insurers in the state, such as Connecticare, that require either a social security number or proof of legal status as a requirement to purchasing coverage. According to the MPI, approximately 55,000 undocumented immigrants earn more than 200% above the federal poverty level. As such, those individuals would not qualify for either HUSKY or the Access CT qualified health plans. Consequently, individuals who make a little too much will be caught in the barrier cliff and continue to go uninsured. To summarize, the taskforce needs to study ways to open both HUSKY and private insurance plans to undocumented immigrants.

At Connecticut Students for a Dream, we believe those most affected should be leading the fight. And so we recommend representatives from the immigrant rights community sit on the task force such as someone from: The Connecticut Immigrants Rights Alliance (CIRA), Connecticut Students for a Dream (C4D), or Make the Road CT (MTRCT). Additionally, we recommend a representative from the healthcare advocacy community be in the taskforce as well: Planned Parenthood of Southern New England (PPSNE), Universal Health Care Foundation, and Health Equity Solutions.

We strongly stand in support of H.B. 5251 and urge the Committee to vote favorably and establish a taskforce that will research and propose policies that would help increase access to health care coverage for immigrants

On behalf of our C4D community,

Jonathan Gonzalez-Cruz  
Policy Coordinator  
CT Students for a Dream

---

<sup>3</sup> <https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/CT>