

# HUSKY Eligibility for Parents

The Medicaid Strategy Group

March 2, 2020

# Medicaid Strategy Group

- Informal coalition of Medicaid advocates
- Focus on quality and access
- Advocate to preserve and improve quality and access

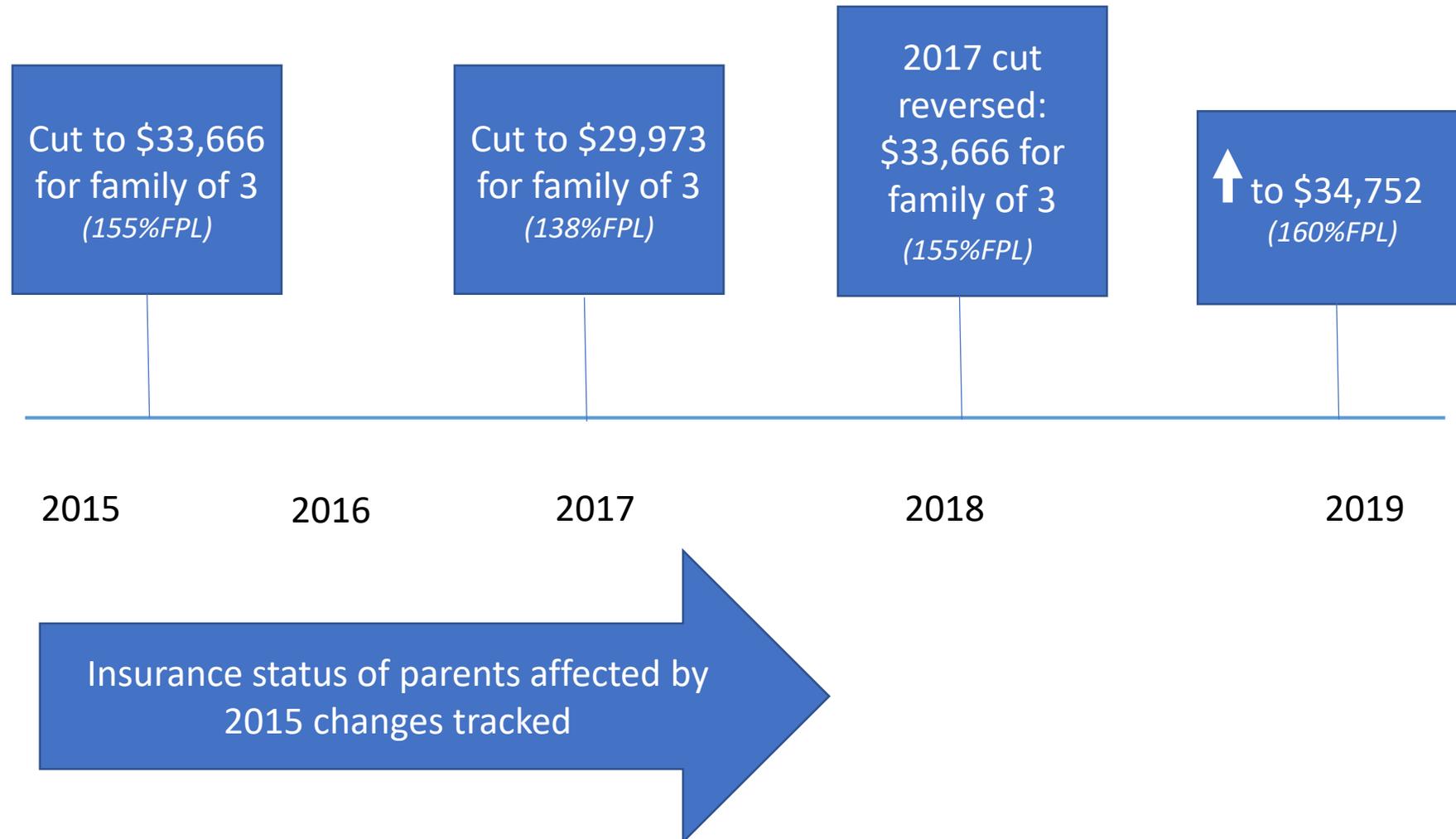
# Who is enrolled in HUSKY A?

- Children in households with income under \$43,657 for a family of 3 (201%FPL)
- **Parents/caregivers** in households with income under **\$34,752** for a family of 3 (160%FPL)
- Pregnant women with household income under \$57,123 for a family of 3 (323%FPL)

# Why is HUSKY A important?

- When parents are insured, children are more likely to be insured AND to see a doctor
- Access to care
- Healthy workforce
- Risk of medical debt and avoidance of care

# Recent History of Eligibility Changes for Parents



# What did the reporting show? Final data from November 2017

Parents and Caretaker Relatives	Number	Percent
<b>Lost Medicaid coverage due to 2015 eligibility cut</b>	<b>11,209</b>	<b>--</b>
<b>Enrolled in a Qualified Health Plan</b>	<b>2,387</b>	<b>21.3%</b>
No gap in coverage	1,354	12.1%
Gap in coverage	1,033	9.2%
<b>Selected a QHP and then cancelled/disenrolled</b>	<b>1,335</b>	<b>11.9%</b>
<b>No active enrollment status</b>	<b>7,487</b>	<b>66.8%</b>
<b>Total with no known insurance coverage</b>	<b>8,822</b>	<b>78.7%</b>

# What did the reporting show?

- Those who DID enroll, over 9% experienced a gap
- Likely most remain uninsured

For working parents, it is difficult to afford ANY of the available options

# State context: Uninsurance in CT

- ❖ 187,000 people

More likely to be:

- ❖ Earning \$25-\$49K

- ❖ Black and Latino residents

# State context: Uninsurance in CT

## **Scenario:**

Family of 4, two parents ages 42 and 45

2 children enrolled in HUSKY

Income of \$42,000

**2020 least \$ option on Access Health CT WITH cost-sharing:**

Silver premium + out-of-pocket max=\$6,970 or 16.9% income

# Uninsurance in CT: What next?

- ✓ Minimum wage: track impact
- ✓ Restore parent eligibility and gain federal match
- ✓ Explore options to insure more Connecticut residents

# Thank you!

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