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

- **2015**: Cut to $33,666 for family of 3 (%155FPL)
- **2016**: Cut to $29,973 for family of 3 (%138FPL)
- **2017**: Cut reversed: $33,666 for family of 3 (%155FPL)
- **2018**: Cut to $29,973 for family of 3 (%138FPL)
- **2019**: Cut to $34,752 (%160FPL)

Insurance status of parents affected by 2015 changes tracked.
What did the reporting show? Final data from November 2017

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