

HUMAN SERVICES COMMITTEE

HB 6446, AN ACT CONCERNING THE GOVERNOR'S BUDGET RECOMMENDATIONS FOR HUMAN SERVICES

OPPOSE IMPOSING AN ASSET TEST ON THE MEDICARE SAVINGS PROGRAM MARCH 3, 2020

My name is Kevin Brophy, and I am the Managing Attorney of the Elder Law Unit of Connecticut Legal Services, a non-profit legal aid agency. My testimony is submitted on behalf of my low-income elderly clients, who are eligible for benefits under one of the three tiers of the Medicare Savings Programs (MSP).

We urge you to not impose an MSP asset test as proposed by the Governor's budget. MSP provides essential help for seniors and disabled individuals who are on Medicare. Currently, if an individual is eligible for one of the three tiers of the Medicare Savings Program, he or she will have their Medicare Part B monthly premium of \$148.50 in 2021 covered and will be automatically eligible for the Medicare Part D Low Income Prescription subsidy.

For the lowest income seniors and disabled individuals, their deductibles and co-payments are also covered. For these seniors and disabled individuals, this program is essential. Without it, they would not be able to meet their basic living expenses and might have to forego necessary medical assistance.

If Connecticut imposes an asset test, many eligible older adults and disabled individuals will not be able to navigate the DSS system and receive these essential benefits, even when their assets are below the limits allowed. Elderly and disabled clients will have to produce documentation which will not be readily accessible to them. For example, oftentimes it is difficult for these clients to provide information on their bank accounts, the value of their car, any IRAs they own, or the cash surrender value of any life insurance policies. Increasingly, individuals are directed to obtain such verification via automated computer systems, and yet elderly and disabled individuals, the only ones eligible for MSP, have the least facility with using those systems, so they have to resort to the various call centers for banks, etc. Frequently, these older adults have to wait significant amounts of time before they can even talk to a live person. Some clients who have no one to help them with these tasks just give up and never get on, or back on, benefits.

Currently, older and disabled adults applying for MSP have to complete a simple three page application. If DSS has to collect asset information, it will lead to long waits for applicants and beneficiaries calling the DSS call center.

It will also be a major administrative burden for DSS workers. There are about 205,000 MSP enrollees every year- about one fifth of the total number of DSS beneficiaries. By imposing on DSS workers the obligation to do asset reviews for MSP, this new requirement will inevitably slow down processing for **everyone** who seeks benefits -- from SNAP and SAGA to HUSKY C and State Supplement for the Aged, Blind and Disabled.

MSP is one of the most widely used programs for elderly and disabled individuals offered by DSS. Please maintain this program as is.

Thank you.

Offered by:

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