



Connecticut Students for a Dream

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Testimony to the Human Services of the Connecticut General Assembly

March 11th, 2021

Testimony Regarding SB956: An Act Providing Medical Assistance To Certain Individuals Regardless Of Immigration Status

Dear Members and Honorable Chairs of the Human Services of Connecticut General Assembly:

We, Connecticut Students for a Dream (C4D), stand in support of S.B. No. 956: “AN ACT PROVIDING MEDICAL ASSISTANCE TO CERTAIN INDIVIDUALS REGARDLESS OF IMMIGRATION STATUS,” with clear language that extends eligibility to all HUSKY programs to all CT residents, regardless of immigration status.

C4D is a statewide, youth-led network that fights for the rights of undocumented immigrant youth and their families. We do this through community organizing, leadership development, and advocacy. We are proud to be the only organization in Connecticut that is led by and for immigrant youth directly impacted by the issues we seek to address.

In Connecticut, our undocumented community, regardless of socioeconomic status and age, is discriminated against in accessing healthcare. We are prohibited from buying into AccessHealth CT and are ineligible for Medicaid, Medicare, and other state and federal health coverage programs. Undocumented immigrants can't acquire insurance thru their employer, and private insurance companies routinely deny health insurance to individuals solely because of their immigration status. As a result, the health coverage options for undocumented families are severely limited and most cannot seek the proper health care they need due to the combined factors of their status and inability to pay. Access to healthcare and health coverage has been an obstacle to the safety and success of our immigrant communities and families for too long. We do not have access to the preventive services we need to lead healthy lives and cannot get access to quality and timely care if something goes wrong. With 120,000 estimated undocumented immigrants in CT, this is a massive public health concern. That is why we believe it is imperative for the Human Services Committee to pass SB956 and ensure access to HUSKY under current eligibility regardless of immigration status.

The COVID 19 Crisis Necessitates Action

The COVID-19 public health crisis is magnifying the daily and systemic inequities that undocumented communities face. Lack of access to healthcare means that chronic health issues, such as diabetes and heart disease, that could be treated develop into more serious conditions and become unmanaged. These conditions put our immigrant community at greater risk for worse health outcomes if they become infected with COVID-19. During a pandemic and public health crisis, it is essential that we work to ensure that all of our state's residents have access to healthcare. During this pandemic, we have seen how we are all interconnected. When one of us can't access healthcare or basic necessities, our whole community is at risk. The only way we are going to overcome the current public health crisis is if we come together to ensure the most vulnerable in our community have the most basic necessities, including the undocumented community. During a pandemic that has already taken the lives of more than 500,000 nationwide, Connecticut has the responsibility to ensure all its residents have health coverage.

HUSKY and the Undocumented Community

Connecticut's HUSKY Health Programs restricts applicants eligibility based on immigration status.

Currently, undocumented individuals (those who are not US citizens or greencard holders) and those who

have held a greencard for less than 5 years are unable to qualify for HUSKY. Low-income families who would otherwise qualify for HUSKY programs are ineligible due to their status as non- “qualifying immigrants” and are barred from enrolling in coverage¹. For people at lower income levels, HUSKY is the best option because it removes the barrier of deductibles and co-pays. As such, expanding HUSKY for immigrants regardless of status would benefit low-income families and individuals who would otherwise not be able to purchase coverage.

It will Lower Uninsured Rates in Connecticut

If the state of Connecticut hope to address and decrease the uninsured rate in Connecticut it must start providing coverage to the undocumented immigrant community. According to the US Census, an estimated 187,000 individuals or 5.3 % of the population were uninsured in Connecticut in 2018. However, uninsured rates for the immigrant community 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 coverage², an estimated 159,600 individuals. In the undocumented community that number goes up to an estimated 52% uninsured rate, or 53,000 uninsured undocumented individuals in Connecticut³. This is a staggering gap in equity and access that the state of Connecticut must address if it hopes to lower the state’s overall uninsured rate. Study after study has shown that states which have expanded their medicaid programs have experienced a decrease in the uninsured rate.

Access to Preventative Care will save Connecticut Money

The preventative care available in HUSKY is also an economic issue. Uncompensated care costs which are incurred when uninsured residents seek medical help are distributed throughout both the private and public sphere, as such the state of Connecticut is already paying for uninsured undocumented individuals. Providing preventative and stable health coverage has been shown to reduce healthcare costs and save money by insuring individuals and allowing them to receive preventative care and treat issues earlier on. Early treatment effectively reduces the amount an individual will pay for healthcare in the long term by preventing health issues from developing further and worsening. An inability to access health coverage 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.

Undocumented Residents Pay Taxes to Fund Husky and Should be Eligible

In Connecticut, there are approximately 120,000 undocumented immigrants. Undocumented immigrants in our state pay roughly 145 million dollars into state and local taxes every year, 253 million into federal taxes, out of that 54.6 million goes into medicare and 207.4 million goes into social security according to a study conducted by the New American Economy titled *The Contributions of New Americans in Connecticut*⁴. As undocumented taxpayers we are contributing to the state’s health programs; however, because of our status we are ineligible to access said state health programs. As undocumented taxpayers, we deserve the opportunity to receive the the health coverage we need..

HUSKY Expansion for Immigrants: The Numbers

The numbers of undocumented individual who would be eligible and would enroll is a hard question to answer. Here are some key points on numbers of potential enrollees.

- **Between 30,000-20,000 undocumented immigrants may be eligible under the current guidelines.** The population of undocumented individuals who fall below the required federal Poverty Income level for HUSKY is much less than the whole population of undocumented individuals. According to data by the MPI, 32,000 undocumented immigrants in Connecticut earn less than 150% below the poverty level, of those 20,000 are below 100% of FPL. Likely between 30,000-20,000 individuals are below the 138% FPL and would qualify for HUSKY D or as parents under HUSKY A.

¹ <https://www.migrationpolicy.org/data/authorized-immigrant-population/state/CT>

² <https://www.migrationpolicy.org/data/state-profiles/state/income/CT#>

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

⁴ The Contributions of New Americans in Connecticut.” New American Economy Research Fund, n.d. <https://research.newamericaneconomy.org/report/the-contributions-of-new-americans-in-connecticut/>

- **Enrollment will be slow to start, and not all eligible immigrants would enroll.** This is because immigrants will be hesitant and cautious to enroll into the program as a result of their status. The number of actual enrollees will be much less than the population that is theoretically eligible.
- **The undocumented population skews younger than the general population (as all immigrants do) as such the costs will be lower per enrollee than the current cost per person on HUSKY.**
- **Some undocumented families, even who are low-income, might have insurance thru other means.** An estimate of 52% of CT's undocumented residents are uninsured. A bit under half all undocumented immigrants are already insured, this is because households where one spouse is legal and able to get insurance thru employment, they are able to transfer that insurance to their undocumented partner. This fact may reduce the numbers of undocumented people who would enroll in HUSKY, as some individuals who do fall under the FPL do already have insurance thru other means.

In sum, extending HUSKY to all regardless of status is the best option to expand healthcare access to this low-income population, it will make progress in addressing the uninsured rate in Connecticut, it would allow your constituents to be able to receive the proper care and treatment they deserve, and it would save the state of Connecticut money by decreasing uncompensated care costs by providing preventative care. Additionally, undocumented immigrants pay taxes to fund the program and should receive its benefits

Due to the difficulties of the bill language, our initial understanding was that the bill excluded children and parents under HUSKY A and disabled/elderly folks under HUSKY C. However, upon discussion with lawyers, we clarified that SB956 does extend coverage to all major HUSKY programs within available appropriations. Moving forward, we recommend that the bill language be modified to clarify the intent of the bill so that it is clearer to understand by members of the public and legislators.

We need ALL HUSKY programs to be inclusive of all residents regardless of immigration status. Expanding the major HUSKY programs is a needed first step, but more needs to be done as HUSKY is only available to a limited population and not everyone would be covered. The pandemic shows that our whole communities need access to health care coverage, we need funding available to cover these programs every year. We urge legislators to provide consistent funding to meet the expansion for all regardless of immigration status.

Access to healthcare should not be a commodity only for the wealthy who can afford it. Healthcare is human right and no person should be denied the healthcare they need due to their ability to pay or their immigration status. We support S.B. No 956, with clear language to extend current HUSKY eligibility rules to all CT residents, regardless of immigration status, and ask the committee to support this legislation.

On behalf of the C4D Community,

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