

Testimony
Of
Eileen DeGaetano RN
Retired Geriatric Care Manager

February 22,2021

Testimony in support of Raised Bill 917 - AN ACT EXEMPTING VETERANS FEDERAL BENEFITS FROM INCOME ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS AND Raised Bill 6482 - AN ACT EXCLUDING FEDERAL VETERANS BENEFITS FROM INCOME ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS

To: Members of the Veterans Affairs Committee:

There is a problem in Connecticut that is causing financial hardship for our state's military Veterans who can not afford reductions in their fixed budgets or their level of care. I know this to be true because my father was a Veteran impacted by this problem.

My father was a WWII Veteran. As he aged and required assistance with daily living tasks our family first found help through the State of Connecticut Home Care Program for Elders. This community based waiver program provided us with the means of funding needed to acquire the services necessary to allow my father to remain at home with care. This program serves many elders throughout Connecticut. The cost of providing care at home has proven to be cost effective as the cost of care in a Skilled Nursing Facility. The quality outcomes for individuals living at home also demonstrate that individuals thrive and are happier in their home environments.

As my father aged, his needs for assistance increased. I come from a large supportive family who were all committed to helping my father age at home. We had three generations of family who all contributed to providing care. There were times however, when this was not enough and we quickly learned that even a large and loving support system needs additional support in order to meet the ongoing demands that come with providing care to an elder or person with disability. The experience of my family is not unique with regard to the many ways caregivers experience stress that put service plans at risk for failure.

In order to create a sustainable plan to meet my father's needs we added to the services provided by the Waiver program. The cost of these additional services created yet another stress. When we learned the VA had a benefit - Aid and Attendance - that could help by providing reimbursement for the cost of the medical care we were providing, we thought we had a resource that would help us continue to provide the care needed for my father at home.

Our problem began when we were notified by the Department of Social Services that because of the Aid and Attendance with disability pension benefit, my father was no longer eligible for the Waiver services he had been receiving. Additionally, he was no longer eligible for the Medicare

Savings benefit which covered the cost of his monthly premium and the copayments for his medical services.

The news of this loss of eligibility created tremendous uncertainty, emotional and economic stress for my parents and my family as it could for other Veterans and their families who find themselves in similar situations. What would this mean for my father's healthcare coverage? Would he be able to remain at home where he was thriving and happy or would he need to be placed in a Skilled Nursing Facility at roughly twice the cost to the state. The Aid and Attendance benefit we thought would help us, became the problem.

My father proudly served his country during WWII. Through his life of selfless service outside of the military he was recognized and honored for his contributions to Connecticut. In recognition for his life of service and dedication to promoting the welfare of others, he was inducted into the Connecticut Veteran's Hall of Fame. Still invested in helping others, it was his hope and that of my extended family that Connecticut fix this problem before another Veteran and their family have to face the emotional and economic burden that we suffered.

I have watched for the past several years as bills have been raised to remove this barrier to services for Connecticut Veterans. I have reviewed the Vision and Values of the Department of Social Services which includes the following:

DSS Vision: Guided by our shared belief in human potential, we envision a Connecticut where ALL have the opportunity to be healthy, secure, and thriving.

DSS Values:

Communication - Open and constructive sharing of information at all levels

Respect - Treating people with dignity and understanding

Service - Professional commitment to excellence

Accountability - Personal and team responsibility

Innovation - Creating and embracing new ideas to improve our work

Looking at the Vision and Mission of the Department of Social Services one would imagine that meeting the needs of Veterans in Connecticut was as important as meeting the needs of any other citizen in the state. It would also seem that by combining the services of the Veteran's Administration with those of the Department of Social Services would receive the highest quality and access to care possible. My experience and that of my family however are an example of the adverse and perhaps unintended consequence to Veterans who are caught between the bureaucracy of State and Federal regulations. I submit to this committee the shortcomings of bureaucracy do not free our nation from its promises and obligations to care for those who have served in our military.

“Wartime Veterans and their spouses are eligible for a reimbursement of medical expenses from the Veterans Administration which allow them to receive care in the community. Pursuant to federal law, these reimbursements are not allowed to be considered income for any purpose.

However, the State of Connecticut Department of Social Services has wrongfully treated some of these reimbursements as income, thereby disqualifying Veterans and/or their families from assistance.” (Elder Law Attorney Matthew Stillman)

This issue was previously brought before the Veteran’s Committee as SB220. The Department of Social Services testimony concerning this issue was as follows:

“The bill will result in a cost to the Department of Social services” ...”By reducing the income that is currently counted towards income limits the bill increases the number of individuals who could be eligible under the following DSS programs: Medicaid, the Medicare Savings Program, State Administered General Assistance, Connecticut Homecare Program for Elders, State Supplement (Aid to the Aged, Blind, and Disabled) and fuel and weatherization.”

One only has to look at the eligibility requirements for these programs to know that individuals who are eligible for these services and programs are the most vulnerable at risk persons who live in Connecticut. By considering the reimbursement for medical expenses as income, Connecticut Veterans with the greatest needs are disqualified for vital safety net services.

The Department of Social Services has expressed concern over the fiscal impact of changing its current policy but they have failed to identify the savings that can be anticipated as the result of changing the current policy. Below is a sample of the benefits that would result from changing the current policy:

Reduce supporter stress and support system failure otherwise known as Granny Dumping. Results in increased costs associated with increased dependence on formal services, increased healthcare costs, and the increased risk of unnecessary institutional care. (Spotlight on Elder Abuse “Granny Dumping” A burden for ERS Canada by Tom Blackwell National Post May 14, 2010)

Reduces elder abuse and neglect that is related to caregiver stress/burnout (Rosalynn Carter Institute for Caregiving March 2012 “Averting the Caregiving Crisis”)

Reduce adverse effects of physical and emotional stress on caregivers health. Caregiver stress is known to result in physical and emotional health problems - (Rosalynn Carter Institute for Caregiving March 2012 Averting the Caregiving Crisis)

Reduced financial security for family caregivers increasing the risk of need for caregivers to seek public assistance thus adding cost to the State systems of care. (Rosalynn CarterInstitute for Caregiving march 2012 “Averting the Caregiving Crisis”)

Reduces economic loss to employers of caregivers - estimated cost to employers of \$17.1-\$33.6 billion annually.. Costs are due to absenteeism, shifts from full time to part time work, replacing employees, and workday interruptions. (Metlife Study of working Caregivers and Employer Healthcare costs. February 2010 University of Pittsburgh Institute of Aging)

Increases longevity of community living at half the cost of institutional care.

Enables Veterans to have access to supports and services that reduce the incidence of medical and economic crisis

Creates the opportunity to reduce the administrative burden, conflict and confusion that currently exists for Veterans as they seek help between State and Veterans systems. Retooling these complex systems for the common good of the persons served will result in cost savings and better outcomes.

I shared this testimony for the first time when my father was alive. He died August 10, 2017 leaving behind a legacy that always sought to create and improve systems of care. It is this legacy that has brought me before this committee today. The mission of the Veterans Administration to fulfill President Lincoln's promise - "To care for him who shall have borne the battle, and for his widow and his orphan" is the duty of all Americans. A vote in support of Raised Bills 917 and 6482 is a vote that will enable the State of Connecticut to better fulfill this promise and create a better system of care for Veterans who live in Connecticut.

