OLR Bill Analysis  
\(\text{sSB 1056}\)

**AN ACT EXPANDING ACCESS TO MEDICAL ASSISTANCE.**

**SUMMARY**

This bill generally raises the income limit for eligibility for public medical assistance (e.g., Medicaid) to 200% of the federal poverty level (FPL, see BACKGROUND), except where existing law establishes higher limits. In doing so, it raises income limits for the following Medicaid coverage groups:

1. HUSKY A for children under age 19 (currently 196% of FPL);
2. HUSKY A for parents and caretaker relatives (currently 155% of FPL); and
3. HUSKY D for low-income adults ages 18 to 64 (currently 133% if FPL).

HUSKY A income limits are established in statute, while current HUSKY D income limits are pursuant to the federal Affordable Care Act’s provisions expanding Medicaid to low-income adults.

It also raises the income limit to 200% of FPL for HUSKY C, which provides Medicaid coverage for people who are 65 years old or older, blind, or living with a disability. Under current law, HUSKY C income limits are based on Temporary Family Assistance (TFA) benefit levels, and they vary by region. They are generally less than 100% FPL for 2021, depending on the types of income excluded (“disregarded”) for eligibility determinations, though higher for institutionalized individuals.

The bill requires the Department of Social Services (DSS) commissioner to disregard all countable income over 100% of FPL and up to 200% of FPL after taking into account all other deductions and
exclusions, as authorized under a federal law that allows states to use less restrictive methodologies to determine income for certain groups (42 U.S.C. § 1396(a)(r)(2)). She must also amend the Medicaid state plan to implement the bill’s provisions (see below).

The bill makes a conforming change to the minimum income limit, from 196% to 200% of FPL, for HUSKY B, which provides Children’s Health Insurance Program coverage to children in households with incomes too high to qualify for Medicaid, but no higher than 318% of FPL.

Under existing law, unchanged by the bill, DSS provides Medicaid coverage under HUSKY A to pregnant woman with household incomes up to 258% of FPL.

EFFECTIVE DATE: July 1, 2021

STATE PLAN AMENDMENTS

The Medicaid state plan governs eligibility for services provided under Medicaid and federal reimbursement for those services. The bill requires the DSS commissioner to amend the Medicaid state plan to implement HUSKY C income disregards.

Under the bill, she must also amend the Medicaid state plan to provide Medicaid assistance to people under age 65 who are not otherwise qualified for medical assistance with income over 133% of FPL (currently, the lowest income limit in the state’s Medicaid program for people under age 65) and up to 200% of FPL. (This implements the bill’s change in HUSKY A and D eligibility.)

BACKGROUND

Federal Poverty Level

The U.S. Department of Health and Human Services establishes the FPL (“federal poverty guidelines”) annually. Table 1 shows the number of people in a household and the FPL amounts for 2021 at various percentages, rounded to the nearest dollar.
Table 1: 2021 FPL Amounts at Various Percentages

<table>
<thead>
<tr>
<th>Number of People in Household</th>
<th>100%</th>
<th>133%</th>
<th>155%</th>
<th>196%</th>
<th>200%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,880</td>
<td>$17,130</td>
<td>$19,964</td>
<td>$25,245</td>
<td>$25,760</td>
</tr>
<tr>
<td>2</td>
<td>$17,420</td>
<td>$23,169</td>
<td>$27,001</td>
<td>$34,143</td>
<td>$34,840</td>
</tr>
<tr>
<td>3</td>
<td>$21,960</td>
<td>$29,207</td>
<td>$34,038</td>
<td>$43,042</td>
<td>$43,920</td>
</tr>
<tr>
<td>4</td>
<td>$26,500</td>
<td>$35,245</td>
<td>$41,075</td>
<td>$51,940</td>
<td>$53,000</td>
</tr>
</tbody>
</table>

**Related Bill**

SB 956, favorably reported by the Human Services Committee, requires DSS to provide medical assistance to people regardless of immigration status, so long as they otherwise meet income limit requirements.

SB 842, favorably reported by the Insurance Committee, raises the income limit to 200% of FPL for HUSKY A parents and caretakers.

**COMMITTEE ACTION**

Human Services Committee

Joint Favorable Substitute
Yea 13 Nay 6 (04/01/2021)