

Testimony Supporting S.B. 1056 An Act Expanding Access to Medical Services

Human Services Committee

Testimony of Sylvia Cooper

New Haven, Connecticut

March 25, 2021

Dear Senator Moore, Representative Abercrombie and esteemed members of the Human Services Committee,

My name is Sylvia Cooper and I am resident of New Haven, CT and work with the Ministerial Health Fellowship Advocacy Coalition. My organization is a member of the Medicaid Strategy Group, a coalition of Connecticut Medicaid advocates. Thank you for the opportunity to offer testimony in strong support of S.B. 1056.

I have been on HUSKY A for the last 20 years. I was fortunate to take this insurance after leaving a job and could not afford the Cobra Healthcare plan. During the 20 years, I experienced many ups and downs in my life concerning my healthcare. It was extremely blessed because in 2011 I was diagnosed with Epilepsy. This would take me on a five year journey until my Neurologist found the right medications to give me somewhat of a normal life. I could not imagine having NO INSURANCE with this condition. I'm back on my feet, but I still live with the condition, and although there are good days, I still experience side effects from the medications. I am able to work as a contractor; but I need health insurance to make sure I can receive my medications. I am grateful that I can get my yearly prevention care (mammograms, dental cleaning, eye examination, and Neuro follow-ups). This insurance is IMPORTANT for me!

There are many more people; like me, who would like to live a life with good health, but preventive care is important. Some people are near the income guideline and removing people from the insurance is risky and can become life threatening.

We strongly support this effort to ensure more CT residents have health insurance they can afford to use.

I am grateful that this committee has given me an opportunity to hear my voice; and the voices of people most impacted by this issue.

Thank you for your time,

Sylvia Cooper,

Ministerial Health Fellowship Advocacy Coalition

Talking Points:

What are the specific requests?

1. Restore eligibility limits for parents or HUSKY A to 201% of the federal poverty level (FPL)

1. After cuts in 2015, more than 11,200 parents lost coverage.
2. Now, parents are eligible up to \$3,5100/year or \$16/hour for a household of 3 with one adult working full time
3. Restoring eligibility for HUSKY A to 201%FPL would mean the same parent could earn up to \$44,000/year or \$21/hr
4. When parents are insured, kids are more likely to be insured and see a doctor, amplifying the impact of this coverage

2. Increase eligibility limits for adults without dependents or HUSKY D to 201%FPL

1. Right now, an adult in a 1-person household is eligible for HUSKY when earning up to \$17,774/year; if working full time, that would mean making \$8/hour, which is less than minimum wage.
2. Increasing eligibility to 200% of the federal poverty level for HUSKY D would mean an adult could be eligible when earning up to \$25,700/year or \$12/hour
3. As noted above, the cost of purchasing insurance on Access Health CT is unaffordable to residents in this income range

3. Increase access to HUSKY to include all income-eligible immigrants regardless of their status--note this is NOT included in S.B. 1056

1. Some immigrants who have been in the U.S. for less than 5 years are not eligible for HUSKY health programs
2. Individuals without documents cannot enroll in HUSKY at all and are almost entirely unable to purchase insurance on the Access Health CT (state health insurance exchange)