



# NASW

National Association of Social Workers / Connecticut Chapter

2139 Silas Deane Highway  
Suite 205  
Rocky Hill, CT 06067  
(860) 257-8066

Shannon Perkins, LMSW, President  
Stephen Wanczyk- Karp, LMSW, Executive Director  
[info.naswct@socialworkers.org](mailto:info.naswct@socialworkers.org)

Testimony on S.B. No. 1056: AN ACT EXPANDING ACCESS TO MEDICAL ASSISTANCE

Human Services Committee

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Submitted By: Stephen Wanczyk-Karp

The National Association of Social Workers, CT Chapter representing over 2,300 members statewide, strongly supports S.B. 1056. This bill will restore cuts made in 2015 to HUSKY A and equalize income eligibility amongst the major HUSKY programs. S.B. 1056 is a most significant approach to health care coverage for low-income households.

For adults with children between the current eligibility rate and the 200% rate the ability to afford health insurance is between extremely difficult to simply impossible. Those who are uninsured are most likely to be people with incomes of \$25,000-\$49,000, where costs of housing, food, clothing, transportation, etc. leaves no funds for health insurance coverage. It is well documented that this group struggles the most with finding health care insurance as there are no affordable health care insurance options for adults in this income range. Within this economic group are persons of color who are far more likely to go without insurance coverage. For example, AccessHealth can be 15% or more of a family's annual income, clearly making it out of financial reach.

It is also well documented that when the parents lack health insurance their children are less likely to receive health care services **even when the children are on HUSKY**. Thus, the elimination of coverage for adults was also in reality **an elimination of coverage for many children**. The solution to this problem is simple, expand HUSKY A back to the 200% of the Federal Poverty Level (previously 201%).

HUSKY C income eligibility limits is a measly 82% of the Federal Poverty Level (FPL), except in Fairfield County where it is 93% of the FPL. This is \$10,620 annually in most parts of the state, \$11,900 in Fairfield County. Individuals with incomes over HUSKY C eligibility and below 200% of the FPL face higher health risks due to social determinants such as a lack of financial support for adequate nutrition, quality housing and preventive medical care. This population, truly the poorest of the poor, enter the health care

system only when their health condition requires major intervention at a far higher cost in uncompensated care. Bringing HUSKY C to 200% of the FPL is the humane and fiscally responsible action that needs to occur. NASW/CT urges the Human Services Committee to amend 1056 to include all elderly persons who are income eligible as Medicare does not cover certain services that HUSKY will, and HUSKY will be the secondary insurer with a 50% federal match.

HUSKY D eligibility for individuals have such a low income-eligibility cap that to qualify one can only make \$17,774 or less annually. Raising the income-eligibility to 200% of FPL would qualify individuals making up to \$25,700 annually. For all of the reasons stated in paragraph two of this testimony, plus the possibility that an increase in the minimum wage will push an individual to be over-income, we urge that HUSKY D be increased to 200% FPL.

Having HUSKY A, C, and D with the same income eligibility has the additional benefit of removing the current confusion that having three different eligibility rates creates amongst applicants.

NASW/CT recognizes the additional cost to the State of Connecticut in an expansion of HUSKY. More importantly though, as social workers we see the human costs done to individuals and families who struggle daily to make ends meet. In a state with some of the largest income disparities in the nation we see this issue as a statement of our state's values, morality and humanity. Our state budget is Connecticut's priorities to its residents, all residents, and as such all residents need to pay their fair share through the state's tax structure. Those residents who are blessed with wealth must be asked to open their wallets a little more so that our poorest residents can have health care coverage. As a state with great wealth amongst many residents, Connecticut can afford this HUSKY expansion.

More covered lives through HUSKY means less uncompensated care, more preventive care, expansion of coverage especially in Black and Latino communities, less loss of work by parents who can get their health care needs met upfront rather than waiting until being very ill, and maximization of federal matching funds. During this time of a pandemic having health coverage is even more crucial than ever, however post pandemic the need for health coverage will remain tantamount. Health care needs to be a right for all residents. HUSKY expansion is a must!