

# Summary Briefing: Working HUSKY Family and Employer Surveys



*Medicaid Managed Care Council Meeting*

February 10, 2006

9:30 A.M.

*Room 1D Legislative Office Building*



# 2005 HUSKY Surveys

## *Working HUSKY Family Survey*

Paired Survey:

*Non-HUSKY Working Family Control Survey*

## *HUSKY Employer Survey*

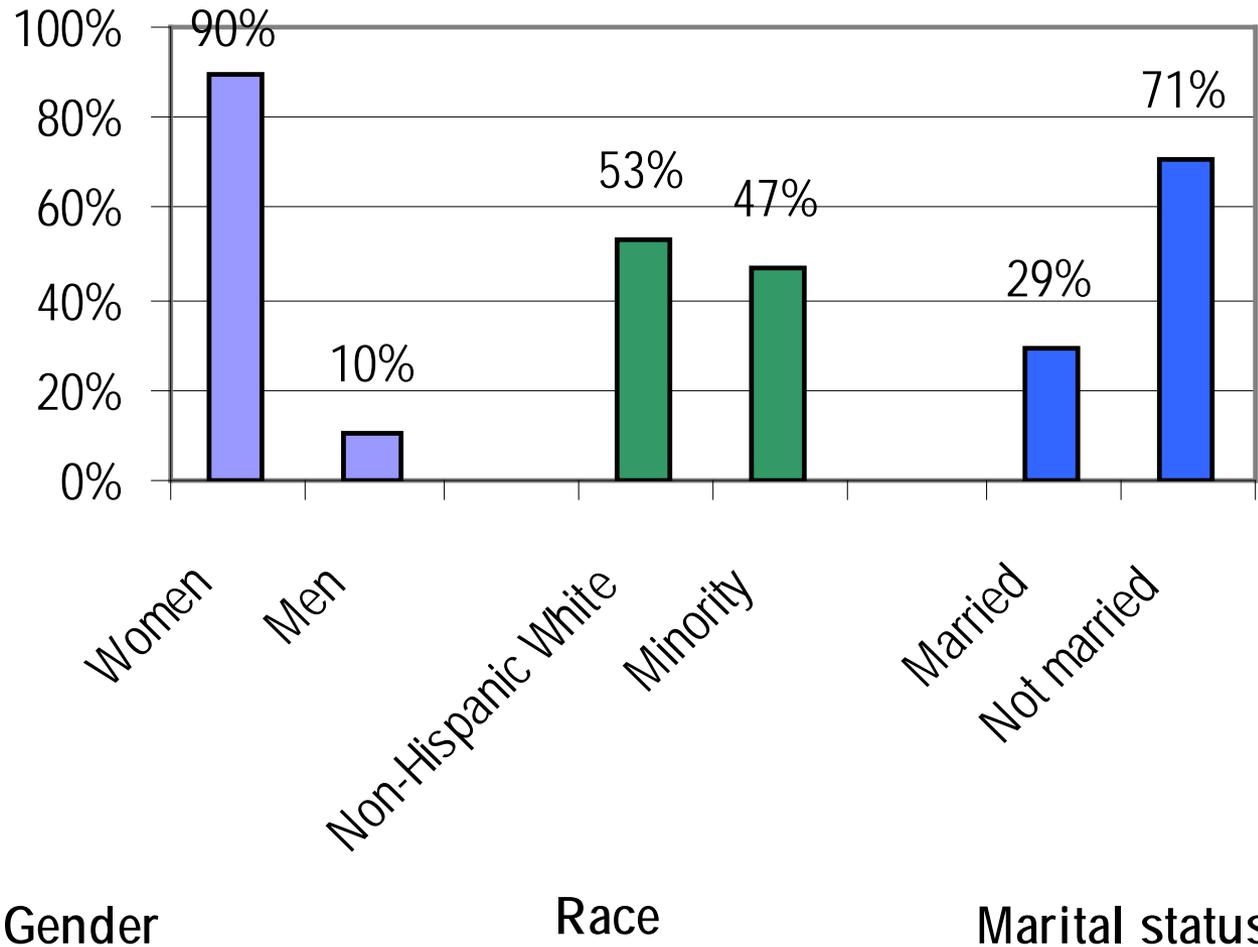
Paired Survey:

*HUSKY Employer Control Group Survey*

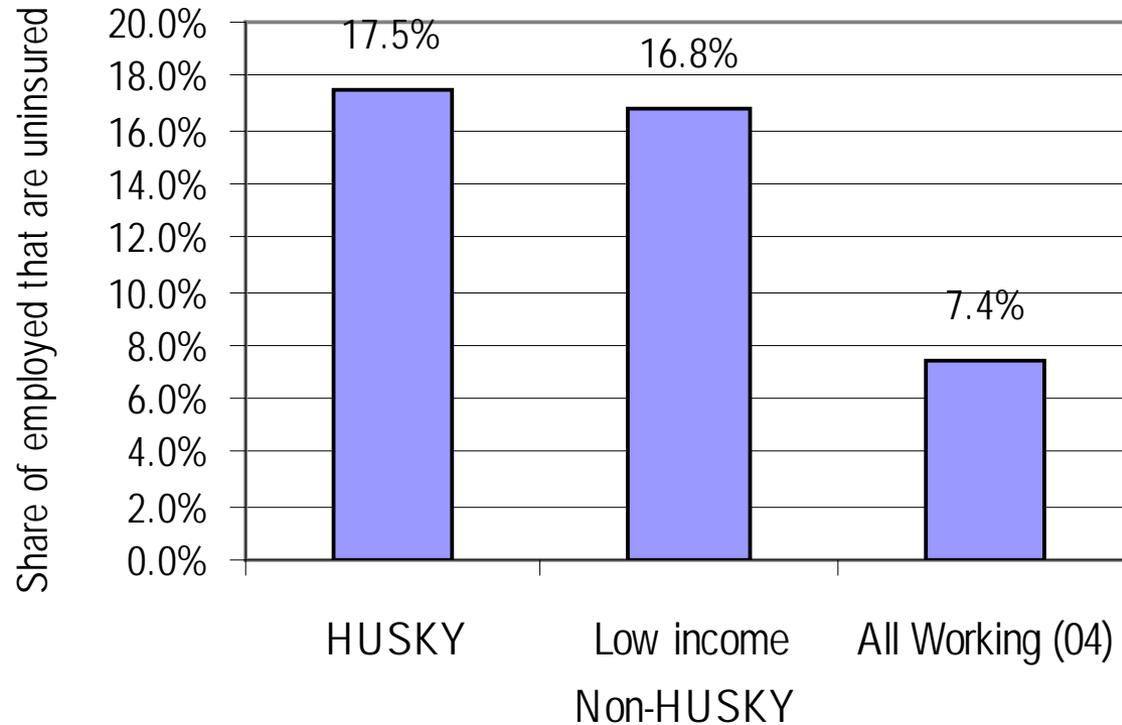


# Who are the working heads of HUSKY families?

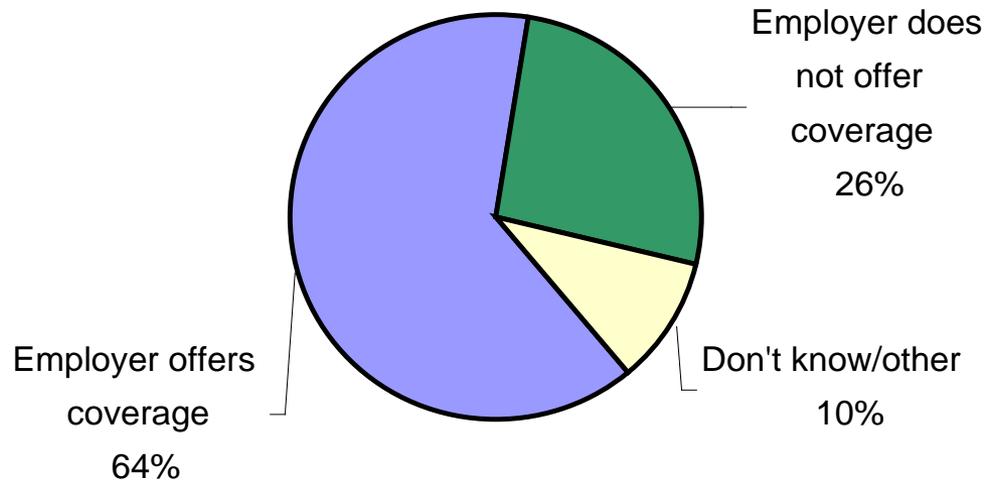
Working heads of HUSKY families



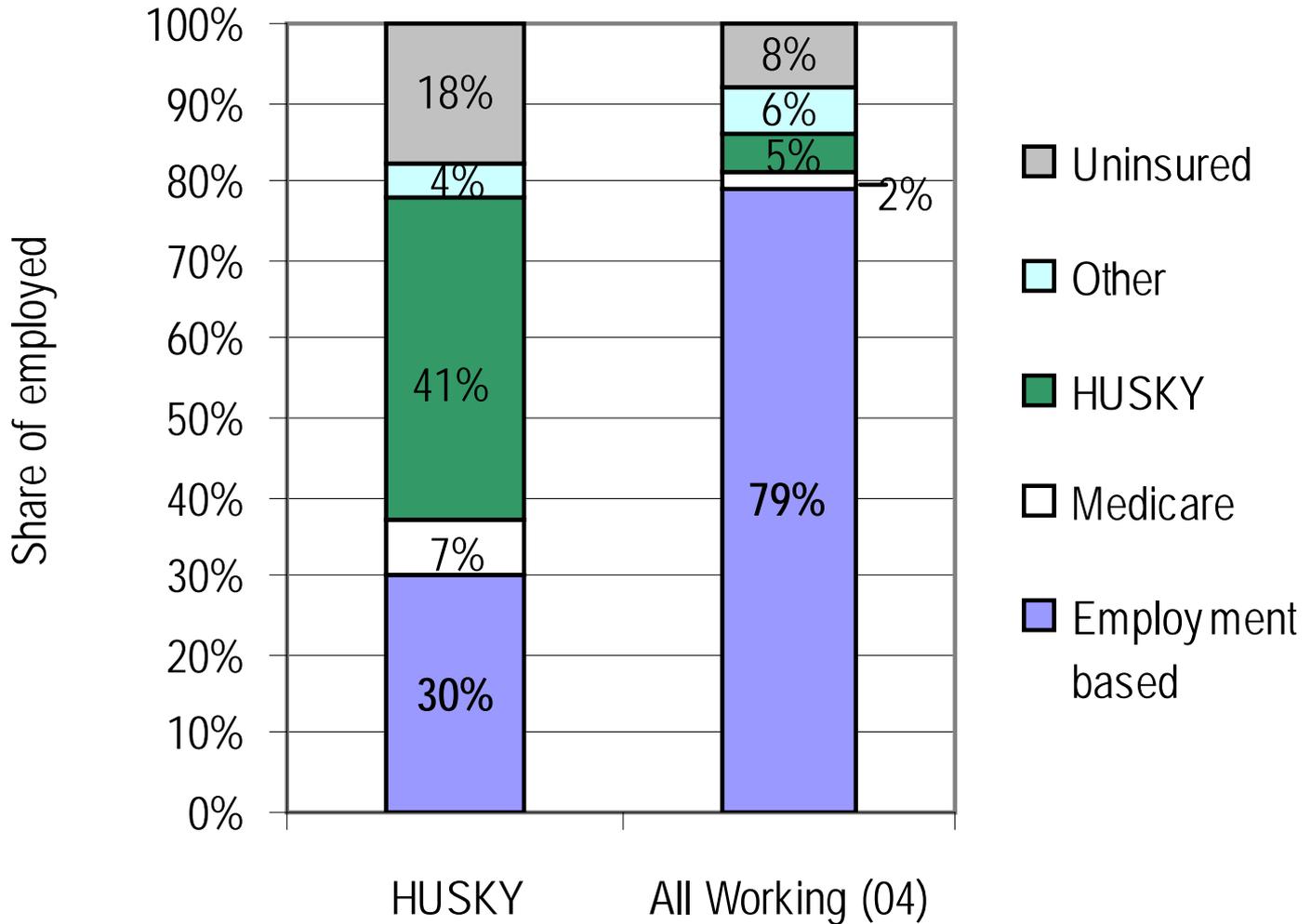
# Working heads of HUSKY families more likely to be uninsured



# Nearly two-thirds of working heads of HUSKY families indicate their employer offers coverage

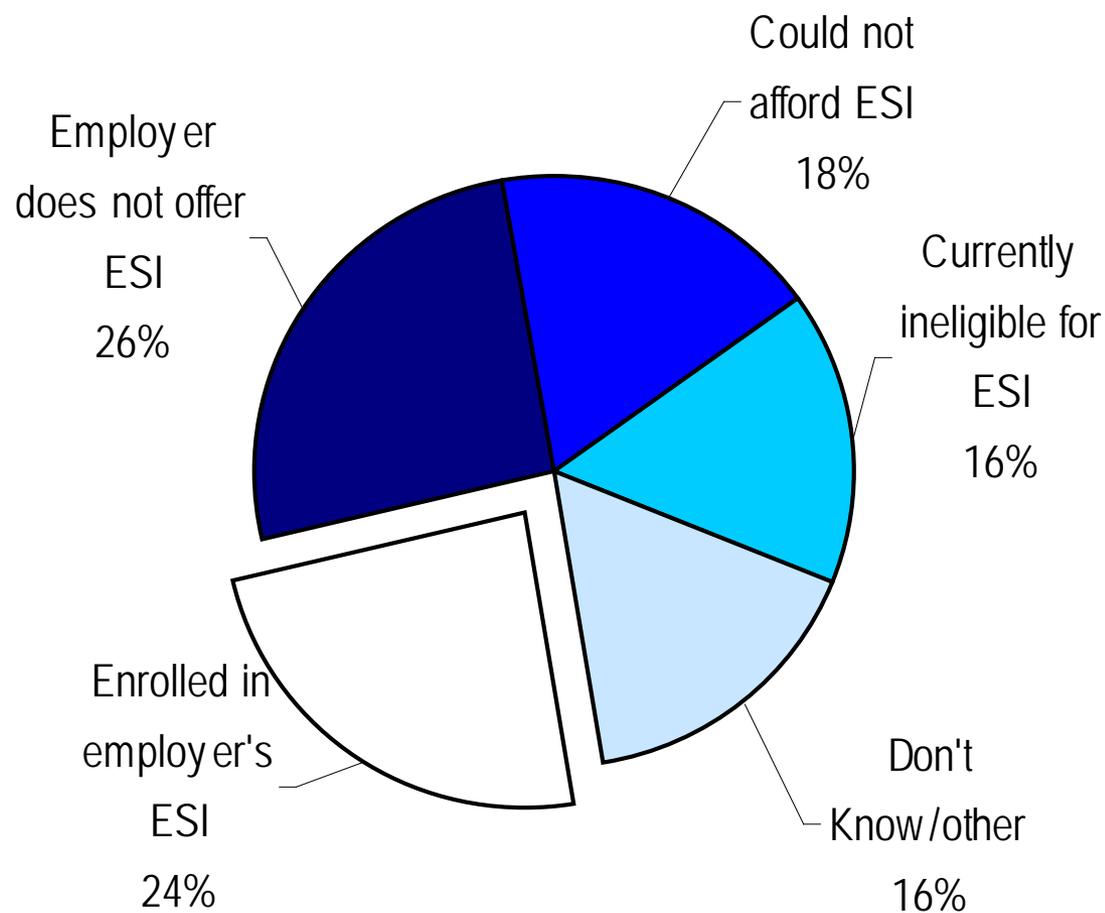


# Yet, fewer take employer coverage



# Why don't more take employer coverage?

OHCA

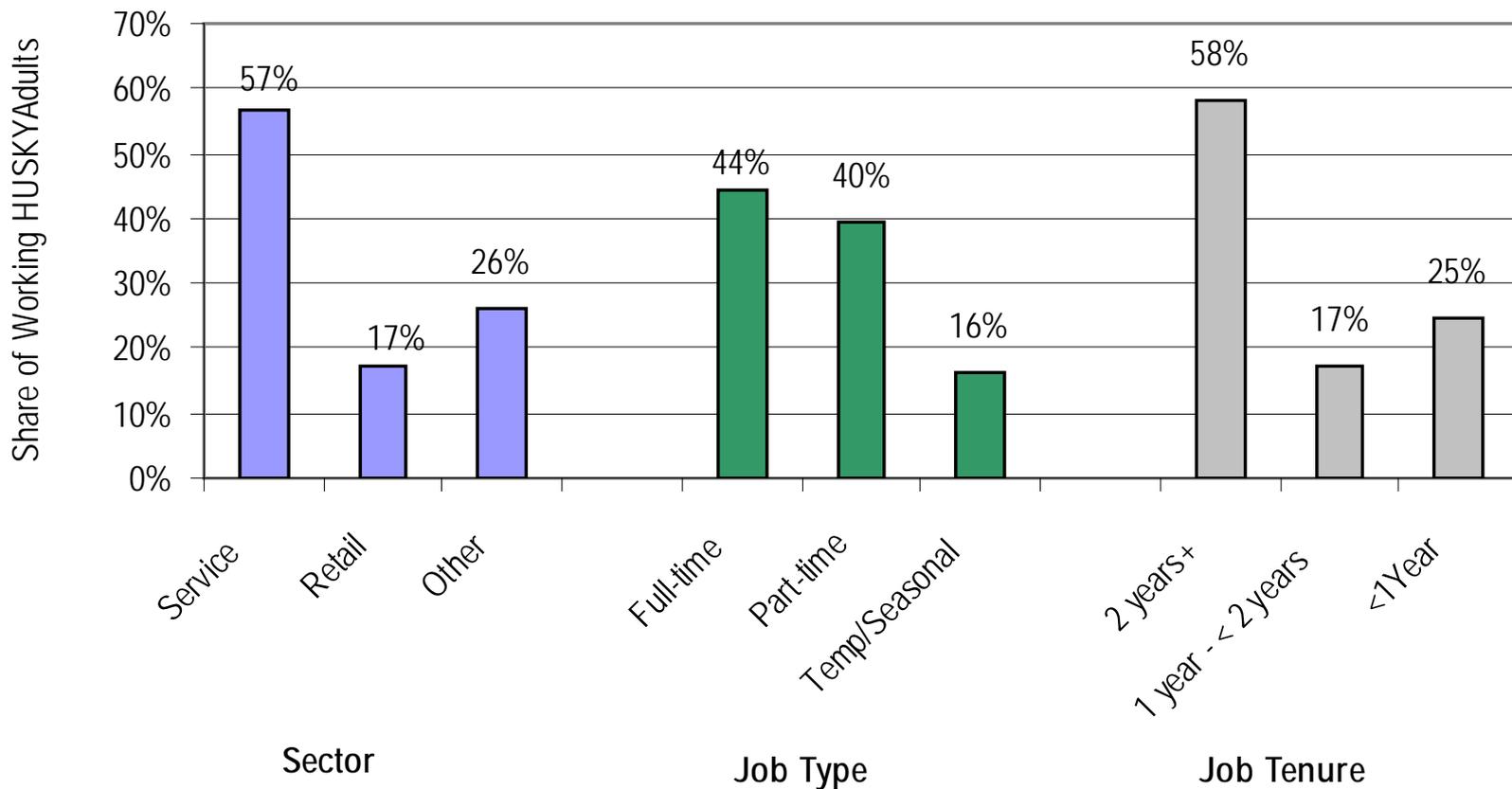


OFFICE OF  
HEALTH CARE  
ACCESS



Source: OHCA 2005 Working HUSKY Family Survey

# Employment characteristics: factors affecting access to coverage



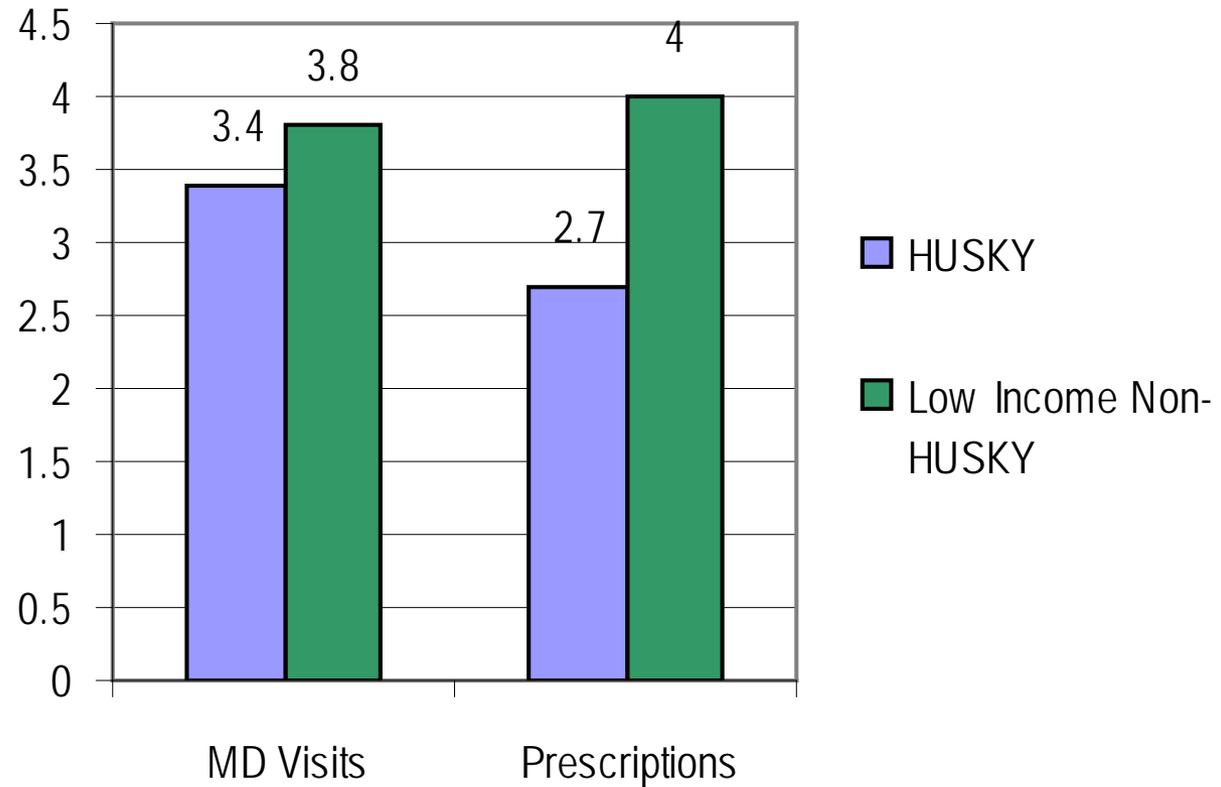
**OHCA**

**OFFICE OF  
HEALTH CARE  
ACCESS**



Source: OHCA 2005 Working HUSKY Family Survey

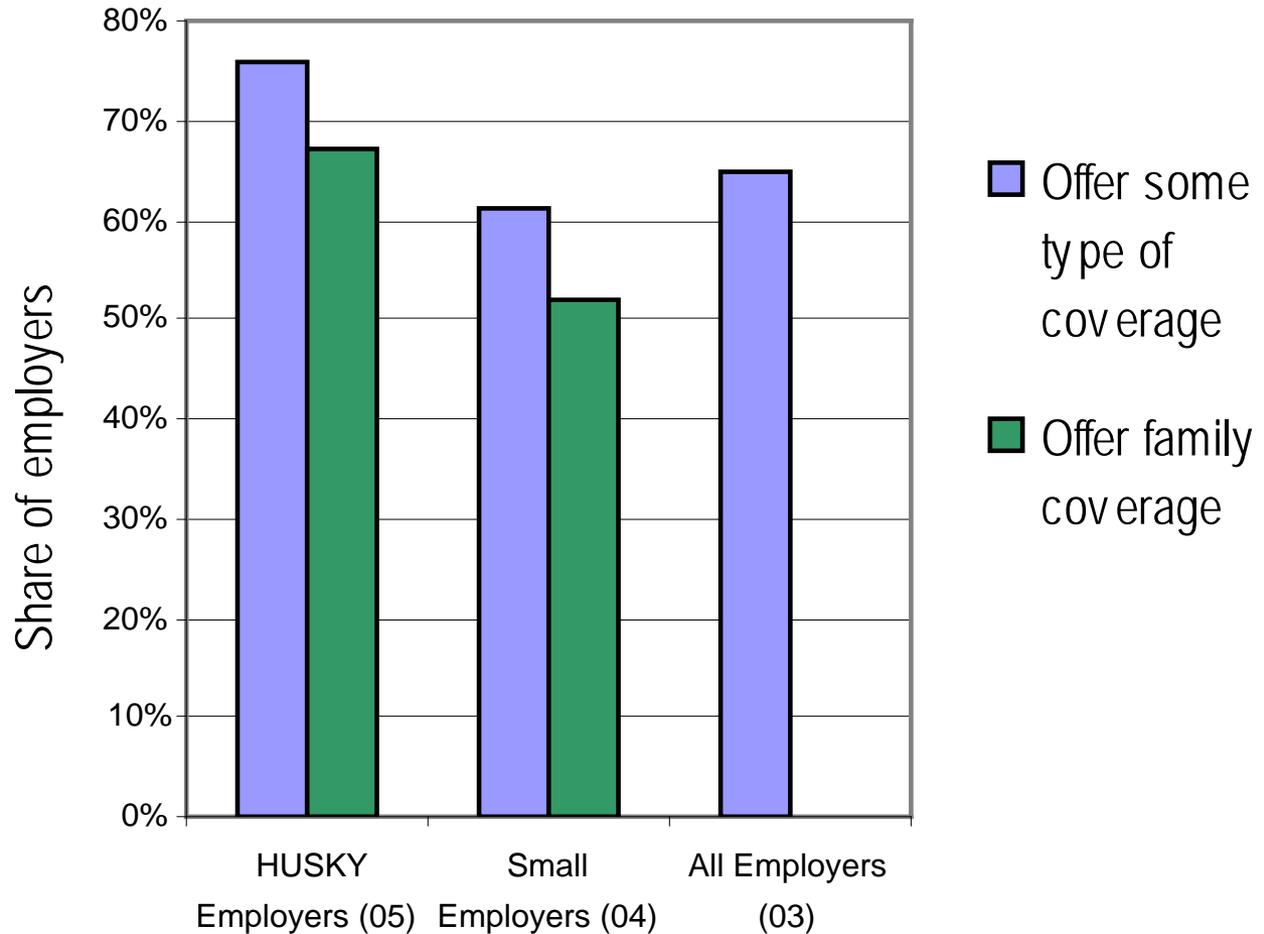
# HUSKY families have average use of health care services



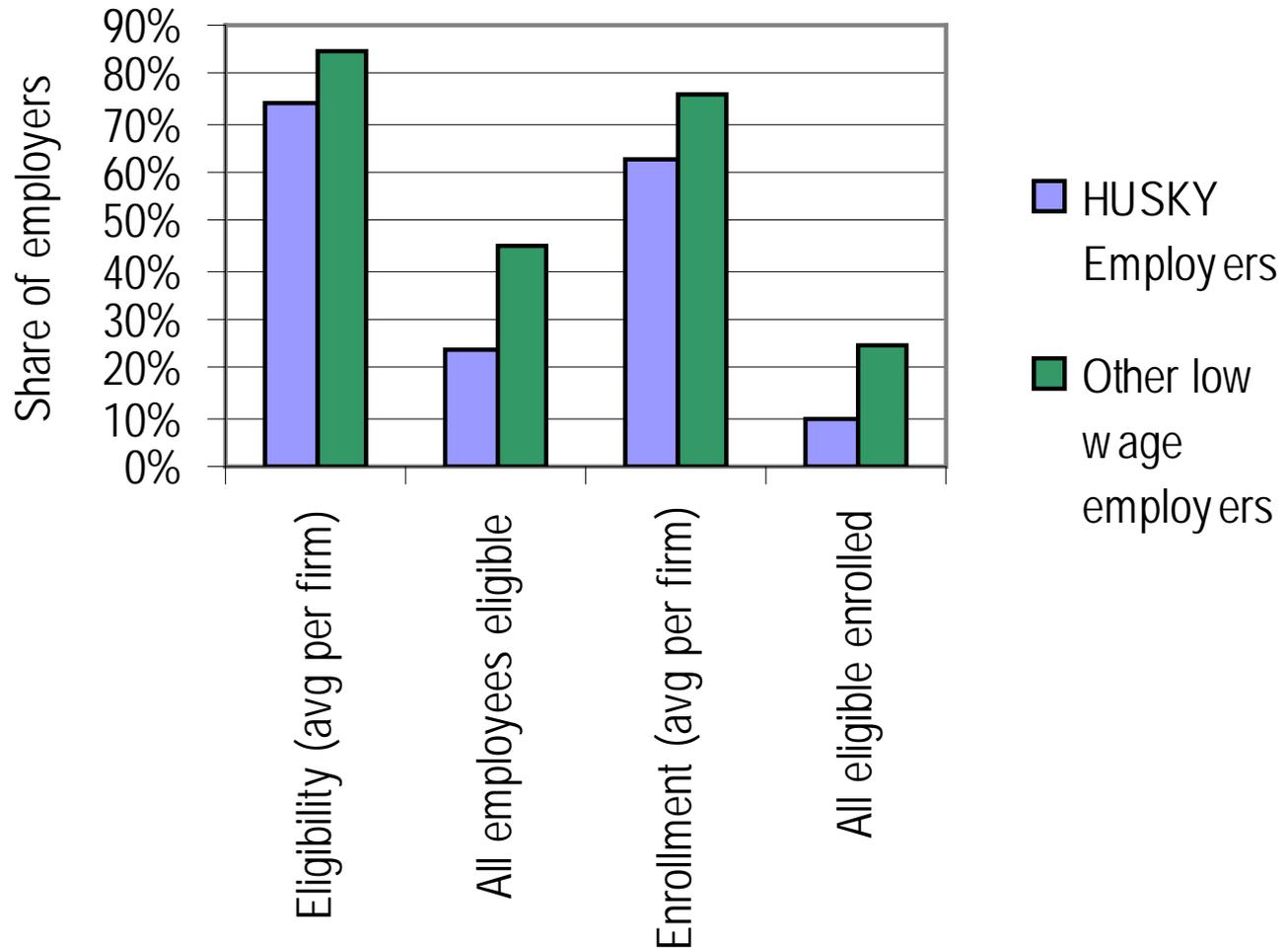
# *HUSKY Employer Survey Results*



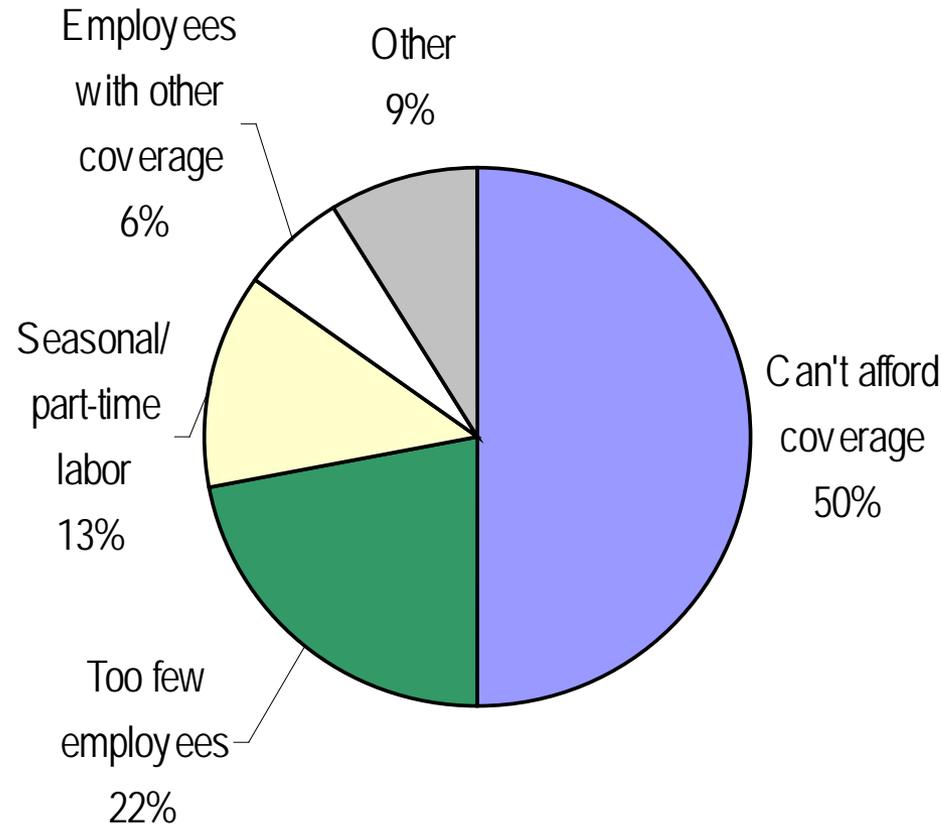
# Most HUSKY employers offer health benefits



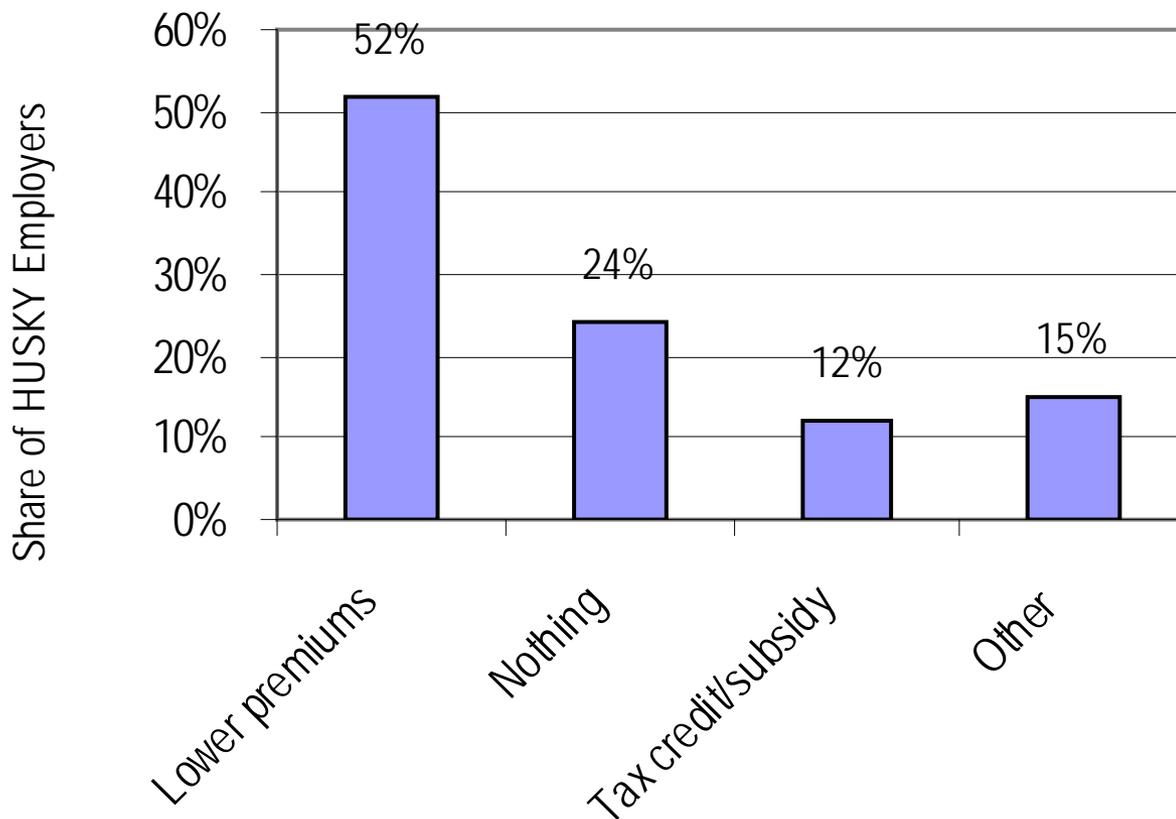
# Eligibility and enrollment



# HUSKY Employers not offering benefits: Cost main barrier to offering coverage



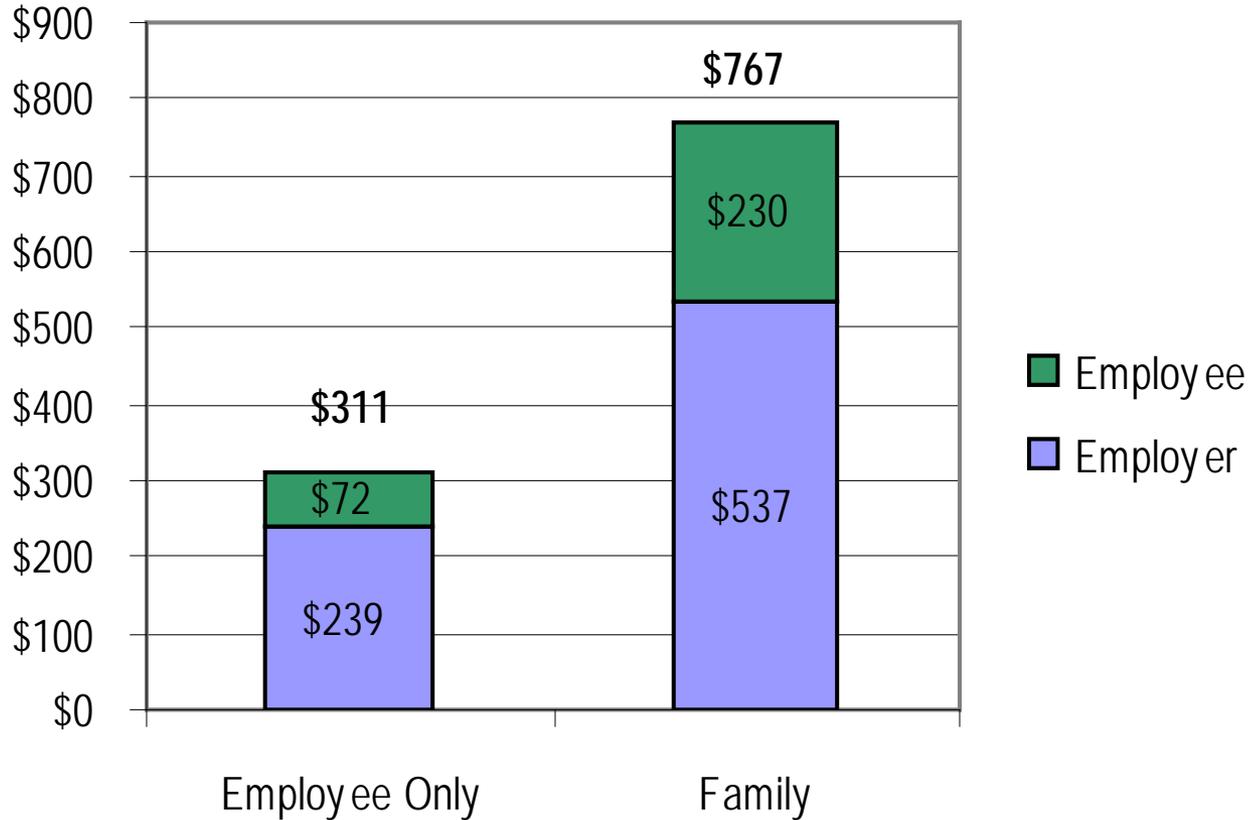
# Possible factors motivating HUSKY employers to begin offering coverage



Source: OHCA 2005 HUSKY Employer Survey



# HUSKY Employers: Average Least Expensive Monthly Premiums



# Additional Out of Pocket Costs

## Copays

- *Primary Care Physician Visit*: Majority \$20+
- *Prescription*: Tiered

## Out of pocket limit:

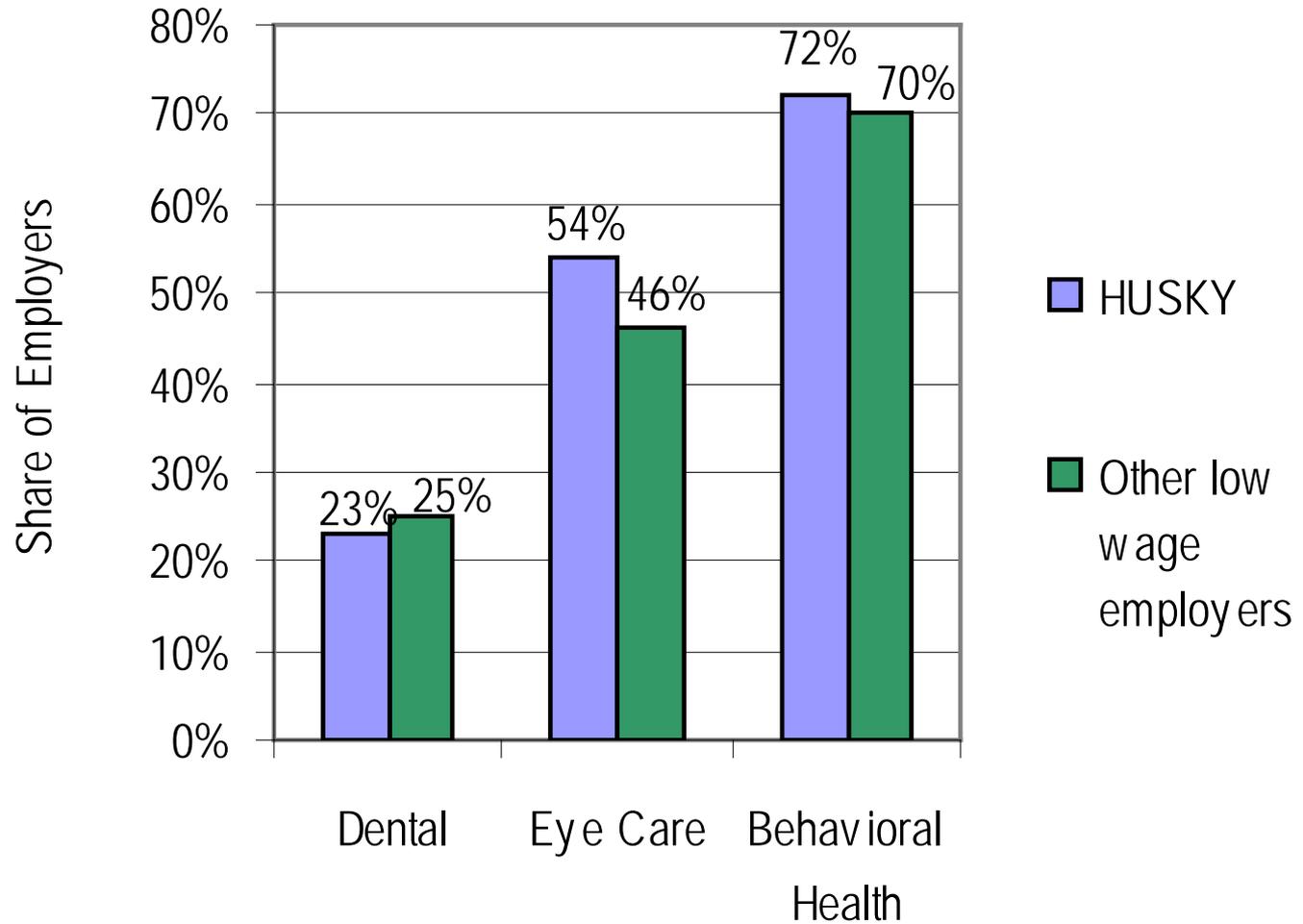
- "Don't Know" – Almost Half
- \$1,000+ - 27%

## Hospitalization Deductible

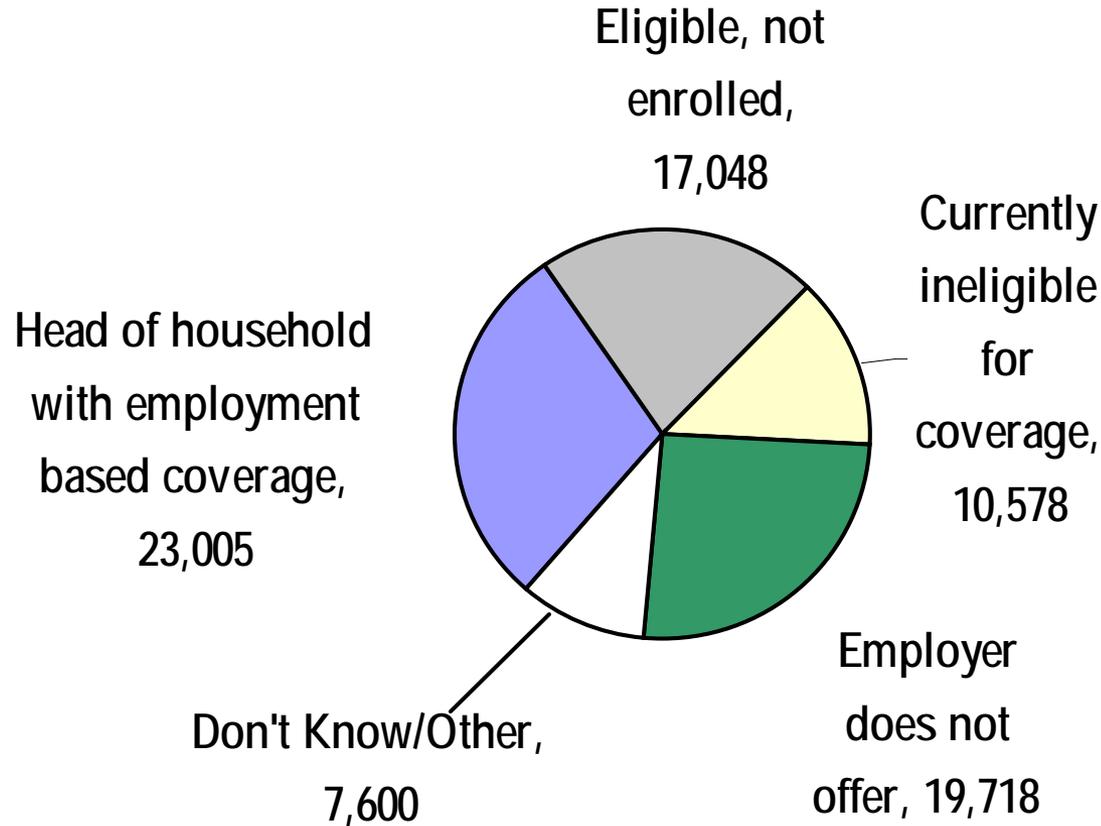
- "Don't Know" – Almost Half



# Benefits included in least expensive coverage



# Many working HUSKY families eligible for employment based coverage



For further information please visit:

<http://www.ct.gov/ohca>

Or contact:

**Michael Sabados at (860) 418-7069**

