



HUSKY A for Parents and Caregivers: Restoring Health Coverage for Families

What:

- **In 2015:** Connecticut reduced the income eligibility limits for parents and caregivers enrolled in HUSKY A (Connecticut’s Medicaid program for children and their relative caretakers) from 201% of the federal poverty limit (FPL) to 155% FPL.
- **In 2017:** A further reduction to 138% FPL (\$34,638 for a family of four) means that as of January 2019 approximately 13,522 parents and caretakers will lose access to HUSKY A insurance coverage.

Impact:

In November 2017, the state’s final report on the 2015 reduction showed:

*A qualified health plan (QHP) is a subsidized health plan available through Connecticut’s health insurance exchange, Access Health CT.

** Gaps in coverage are associated with gaps in care.

<i>Parents and Caretaker Relatives</i>	<i>Number</i>	<i>Percent</i>
Lost Medicaid coverage due to 2015 eligibility cut	11,209	--
Enrolled in a Qualified Health Plan*	2,387	21.3%
No gap in coverage	1,354	12.1%
Gap in coverage	1,033	9.2%
Selected a QHP but cancelled/disenrolled	1,335	11.9%
No active enrollment status	7,487	66.8%
Total with no known insurance coverage	8,822	78.7%

Why It Matters:

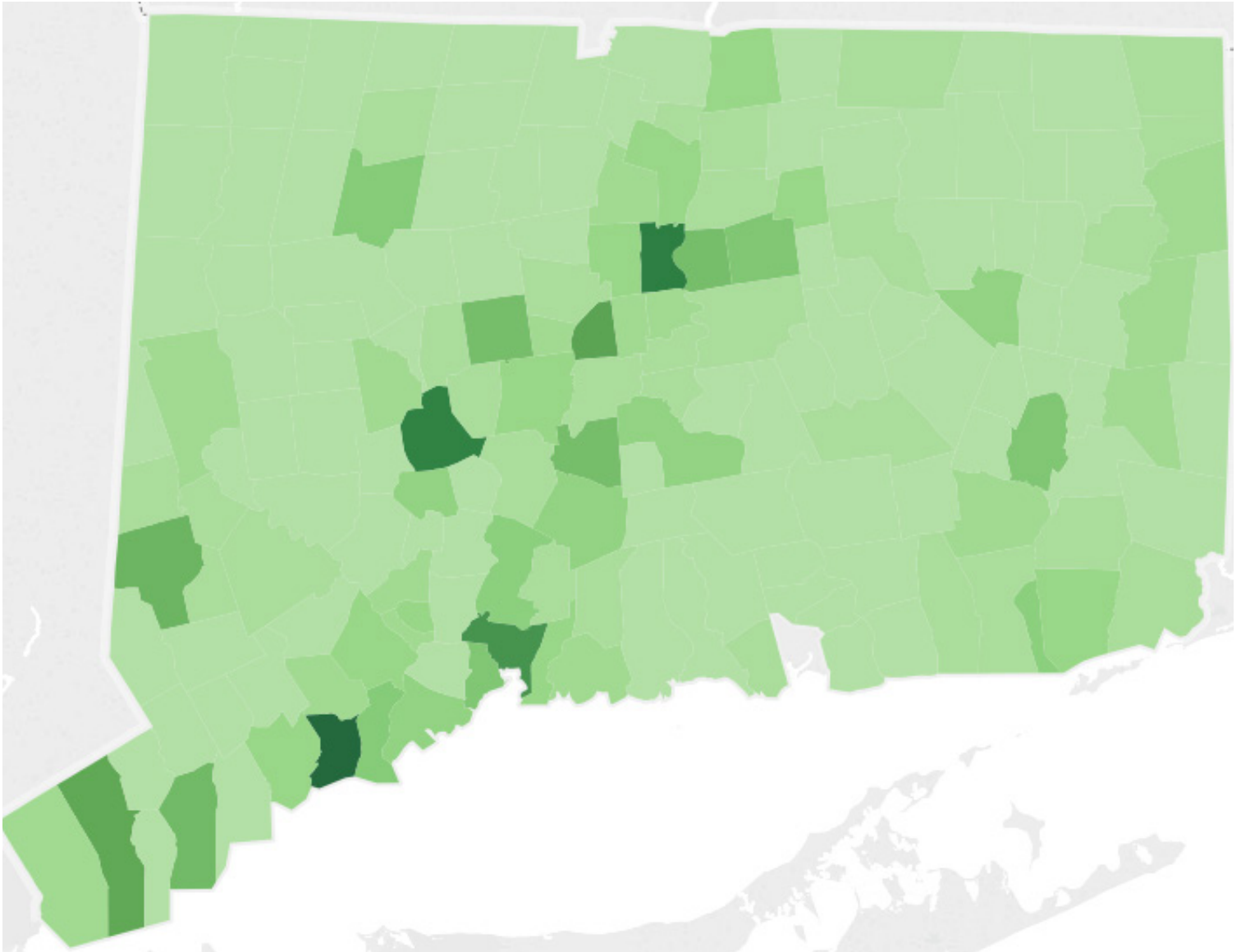
- Many families cannot afford to purchase health insurance, even with subsidies and limits on cost-sharing. Dental insurance is a separate option. Even when paying two premiums, families often experience reduced services and unsustainable out-of-pocket costs. **Over 78% of parents/caregivers who lost coverage in the first round of cuts have no known health insurance.**
- Children who remain eligible **face an increased risk for uninsurance.**
- **Access to Medicaid lifts families out of poverty.** Health insurance gives parents the chance to be healthy enough to parent well and work consistently.
- Limiting access to Medicaid **widens health disparities.**

Recommendations:

- Restore HUSKY A eligibility limits for parents and caregivers.
- Address fiscal restrictions and raise revenue to support this goal.

HUSKY A Caregivers Impacted by 2017 Reduction in Income Eligibility

1  988



Why Do Parents Go Uninsured?

- Even with federal subsidies, out-of-pocket costs can be up to 17% of household income (to cover 2 parents in a family of 4 at 150%FPL).
- Enrollment processes can be confusing.
- Dental enrollment is a separate cost.
- Connecticut has a high cost of living; any out-of-pocket costs may force families to prioritize food, rent, and utilities over the risk of going uninsured.



Number of Caregivers Affected by 2017 HUSKY A Income Eligibility Reduction

<i>City Name</i>	<i>Number of Caregivers</i>	<i>City Name</i>	<i>Number of Caregivers</i>
Andover	<5	East Haven	132
Ansonia	118	East Lyme	42
Ashford	25	East Windsor	38
Avon	19	Eastford	10
Barkhamsted	8	Easton	10
Beacon Falls	20	Ellington	29
Berlin	61	Enfield	131
Bethany	<5	Essex	11
Bethel	60	Fairfield	112
Bethlehem	9	Farmington	44
Bloomfield	72	Franklin	<5
Bolton	10	Glastonbury	45
Bozrah	10	Goshen	8
Branford	76	Granby	19
Bridgeport	988	Greenwich	97
Bridgewater	5	Griswold	74
Bristol	316	Groton	110
Brookfield	42	Guilford	28
Brooklyn	35	Haddam	22
Burlington	19	Hamden	187
Canaan	11	Hampton	9
Canterbury	16	Hartford	801
Canton	22	Hartland	11
Chaplin	13	Harwinton	<5
Cheshire	55	Hebron	20
Chester	11	Kent	7
Clinton	37	Killingly	86
Colchester	52	Killingworth	7
Colebrook	<5	Lebanon	19
Columbia	20	Ledyard	42
Cornwall	<5	Lisbon	19
Coventry	43	Litchfield	16
Cromwell	37	Lyme	10
Danbury	392	Madison	33
Darien	17	Manchester	261
Deep River	8	Mansfield	23
Derby	78	Marlborough	11
Durham	<5	Meriden	326
East Granby	10	Middlebury	23
East Haddam	27	Middlefield	7
East Hampton	30	Middletown	160
East Hartford	325	Milford	148

<i>City Name</i>	<i>Number of Caregivers</i>	<i>City Name</i>	<i>Number of Caregivers</i>
Monroe	31	Simsbury	27
Montville	79	Somers	15
Morris	8	South Windsor	55
Naugatuck	159	Southbury	27
New Britain	506	Southington	127
New Canaan	19	Sprague	31
New Fairfield	38	Stafford	53
New Hartford	17	Stamford	475
New Haven	634	Sterling	9
New London	198	Stonington	54
New Milford	94	Stratford	215
Newington	96	Suffield	20
Newtown	62	Thomaston	30
Norfolk	<5	Thompson	42
North Branford	40	Tolland	28
North Canaan	<5	Torrington	221
North Haven	47	Trumbull	94
North Stonington	12	Union	<5
Norwalk	360	Vernon	125
Norwich	235	Voluntown	6
Old Lyme	24	Wallingford	133
Old Saybrook	21	Warren	<5
Orange	26	Washington	10
Oxford	29	Waterbury	765
Plainfield	93	Waterford	57
Plainville	73	Watertown	87
Plymouth	53	West Brook	16
Pomfret	14	West Hartford	129
Portland	22	West Haven	249
Preston	15	Weston	<5
Prospect	21	Westport	28
Putnam	60	Wethersfield	69
Redding	14	Willington	16
Ridgefield	25	Wilton	15
Rocky Hill	42	Winchester	63
Roxbury	6	Windham	137
Salem	11	Windsor	102
Salisbury	12	Windsor Locks	51
Scotland	<5	Wolcott	51
Seymour	82	Woodbridge	9
Sharon	7	Woodbury	23
Shelton	126	Woodstock	21
Sherman	5	TOTAL	13,522

Note: Overall total per DSS; when combining villages and burroughs to town level we recorded any <5 as 1.