



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 means that as of January 2019 approximately 13,600 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>
Total impacted by the 2015 decrease to 155%FPL	18,903	--
Enrolled in Medicaid	7,694	40.7%
Enrolled in a Qualified Health Plan *	2,387	12.6%
No gap in coverage	1,354	7.2%
Gap in coverage **	1,033	5.5%
Selected a QHP but cancelled/disenrolled	1,335	7.0%
No active enrollment status	7,487	39.6%

Why It Matters:

- Many families cannot afford to purchase health, 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.**
- Both parents who lose HUSKY health coverage, and their 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.