



Testimony in Support of S.B. 978, An Act Concerning Expansion of the Covered Connecticut Program

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Human Services Committee
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Dear Representative Gilchrest, Senator Lesser, Senator Seminara, Representative Case, and esteemed members of the Human Services Committee,

Thank you for accepting this testimony in **support of S.B. 978** on behalf of Health Equity Solutions (HES), a nonprofit organization with a statewide focus on advancing health equity through anti-racist policies and practices. Our vision is for every Connecticut resident to attain optimal health regardless of race, ethnicity, or socioeconomic status.

Each year, HES conducts [listening sessions](#) to inform our policy agenda. Health care access, including affordability, is consistently a top priority for health equity identified by the Connecticut residents who participate. We support the state's efforts to create affordable health insurance options for more of Connecticut's residents and respectfully urge this committee to advance the proposal to ***expand the reach of our state's Covered CT program***. This proposal is poised to reduce inequities in health care coverage and cost experienced by Black, Indigenous, Latino/a, and other people of color in our state. Affordable health insurance options are particularly important now to avoid an increase in uninsurance rates as the pandemic-related requirement to keep people enrolled in Medicaid ends and hundreds of thousands of Connecticut residents currently enrolled in Medicaid risk losing coverage due to small increases in income or administrative errors.

While Connecticut has a relatively low rate of uninsurance and has made significant strides in expanding no-cost health insurance programs, over 165,000 households have health insurance plans they cannot afford. The state's [Consumer Health Affordability Index](#) found that 18% of Connecticut households with working adults had health insurance costs that exceed an affordability benchmark. A shocking 42% of families purchasing insurance on Access Health CT faced costs that exceeded the affordability benchmark in 2021. [The racial wealth gap](#) in Connecticut is vast and Black, Indigenous, Latino/a, and other people of color in our state are already at [greater risk](#) of avoiding care, accruing medical debt, and going uninsured.

Unfortunately, many Connecticut residents still lack options for insurance they can afford to both enroll in and use. Many people who earn over 175% of the federal poverty level (FPL)—the current eligibility limit for Covered CT—find subsidies on Access Health CT still leave them with high out-of-pocket costs. An adult working full-time and earning minimum wage today, before the minimum wage increases in June 2023, already exceeds eligibility for Covered CT for a household of one.

Increasing the eligibility limit for Covered CT will increase the likelihood of families staying insured when they lose HUSKY coverage and improve access to health care by removing cost burdens. While Medicaid redeterminations begin in the coming weeks, many children and parents will be offered an

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additional year of Medicaid coverage and be at risk of uninsurance again in 2024 and thousands of people cycle on and off of Medicaid each year due to small fluctuations in income. This proposal mitigates the impact of both immediate and long-term challenges to affording health insurance.

The impact of Covered CT will depend on both enrollment and utilization. **HES strongly urges the state to fund more community-based health navigators or community health workers (CHWs)** to ensure people can find their way through the increasingly complex health insurance options and access care. More targeted outreach through trusted, community- and faith-based organizations would build on lessons learned from pandemic-related outreach. In addition, the dental and transportation benefits are key to the wellbeing of enrollees and navigators could play a vital role in ensuring Covered CT enrollees are aware of and know how to use these benefits.

Thank you for the opportunity to submit this testimony in support of **S.B. 978, An Act Concerning Expansion of the Covered Connecticut Program**. I can be reached with any questions at ksiegel@hesct.org or 860.937.6437.