



## HUSKY At A Glance

February 2009

### **HUSKY is Connecticut's health insurance plan for children and families**

The HUSKY Program provides health insurance coverage for over 345,000 children and parents. HUSKY A is Connecticut's Medicaid program for low-income families. HUSKY B is Connecticut's State Children's Health Insurance Program (SCHIP) for uninsured children in families with incomes over the limit for HUSKY A.

### **HUSKY A provides comprehensive health coverage for children, parents, and pregnant women**

HUSKY A provides preventive pediatric care and all medically necessary services for low-income children and children with special health care needs at no cost to families. The Early and Periodic Screening, Diagnostic and Treatment (EPSDT) guidelines for care in HUSKY A help ensure that children receive *all* medically necessary services. Pregnant women are covered for prenatal care, giving birth, and postpartum care. Parents and relative caregivers also can obtain comprehensive benefits.

- HUSKY A covers children and parents or relative caregivers in families with income under 185% of the federal poverty level (\$32,560 for family of 3, effective April 1, 2008).
- HUSKY A covers pregnant women with family income under 250% of the poverty level (\$44,000 for a family of 3).

### **HUSKY B provides health care for uninsured children**

HUSKY B provides low-cost insurance to children who exceed the income guidelines for HUSKY A. Preventive care, diagnosis, and treatment for health problems are covered. Children are enrolled into one of three levels of HUSKY B, depending on family

income. Some families are required to pay premiums; all families pay co-payments for certain services.

- Families with income between 185% and 235% of the federal poverty level (\$32,560 to \$41,360 for a family of 3) pay no premiums but some co-pays.
- Families with income between 235% and 300% of the federal poverty level (\$41,360 to \$52,800 for a family of 3) pay a premium of \$30 per child per month (maximum of \$50 per month per family) and some co-pays.
- Families with income at or above 300% of the federal poverty level (\$52,800 and above for a family of 3) pay the full, unsubsidized, state-negotiated premium of about \$200 per child per month, depending on the health plan, and some co-pays.

### **HUSKY covers 1 in 4 Connecticut children**

- There are 331,519 persons in HUSKY A, including 221,915 children under 19.<sup>1</sup> There are 13,960 children under 19 in HUSKY B.<sup>1</sup>
- In 2006, one in three (33%) of all Connecticut babies were born to mothers in HUSKY A or in fee-for-service Medicaid.

### **HUSKY is a smart investment**

- Spending for children and adults in HUSKY is a modest part of the Medicaid budget. In 2005, adults and children in HUSKY A accounted for only 23% of all Medicaid costs, even though they made up 75% of the enrollees in Medicaid.<sup>2</sup>
- Our state spending has a strong return on investment. Connecticut receives 50 cents in federal matching funds for every dollar spent on HUSKY A, and 65 cents in federal matching funds for every dollar spent on HUSKY B.

<sup>1</sup> As of January 1, 2009

<sup>2</sup> Kaiser Family Foundation, <http://www.statehealthfacts.org>