

Testimony Supporting H.B. 5013
An Act Establishing a Catastrophic Medical Expenses Pool

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Committee on Insurance and Real Estate
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Senator Crisco, Representative Fontana and Members of the Insurance and Real Estate Committee:

I am a Senior Policy Fellow with Connecticut Voices for Children, a research-based policy think tank that works statewide to promote the well-being of Connecticut's children, youth, and families.

On behalf of CT Voices, I am submitting this written testimony in support of H.B. 5013, An Act Establishing a Catastrophic Medical Expenses Pool.

We agree wholeheartedly with the reasons to pass this legislation as discussed in the testimony of the State Healthcare Advocate, Kevin Lembo, whose office has helped craft the carefully worded bill, and I will not repeat them all here. In short, this proposal would help families of children with catastrophic health care needs pay for essential expenses after they have exhausted their insurance policies. The goal is to help families who would otherwise risk bankruptcy to pay for the health care of their children. OHA would assist families in obtaining any and all coverage under their health plans before utilizing the medical expense pool, recognizing that the pool is a resource of last resort. The pool will be financed by charging each insured \$1 per year, and is based on successful models in other states, such as Massachusetts and New Jersey.

Please amend the statute to include coverage for HUSKY B income band three children.

We have one suggested change to the language of the bill. We believe that children enrolled in HUSKY B income band three (over 300% FPL) should be allowed to access the medical expenses pool because their coverage is *not subsidized* by the State of Connecticut and these children do not have access to specialized benefits under the HUSKY Plus program. The latter program is only available to HUSKY B children in lower income bands. Children in HUSKY A (Medicaid) have a comprehensive benefit package required by federal law. House Bill 5013 allows Medicaid or HUSKY children who are covered by an individual or group health insurance policy to also access the pool. By definition children on HUSKY B are otherwise uninsured, and children in HUSKY B band three (over 300% FPL) pay the full state-negotiated monthly premium. The exclusion of these children was most likely unintentional and should be fixed.

Thank you for this opportunity to submit this testimony in support of HB 5013, An Act Establishing a Catastrophic Medical Expenses Pool.