

Middle-Class Adults Need Charter Oak: 'Is There a Program Yet for Us?'

Public Sounds Off...

"Your proposed maximum monthly premium of \$250, with no maximum income limit, would be wonderful, and I would gladly sign on to that..."

I would be pleased to pay more than \$250 per month, even twice that amount if necessary, to make this plan happen...I understand there are significant co-pay and deductibles, but I have them now, anyway...

If you need to negotiate a more flexible premium schedule for different income levels I encourage you to do so – anything to get this plan in place, as soon as possible!"

--East Granby resident in
letter to DSS, April 2007

"It is so anxiety-producing to have to take \$1,242 out of my savings every month...I know the Governor's plan is coming in the fall, but by then all my savings will be depleted and I will have to start on my retirement funds...Still, I am very grateful for your attention and the Governor's plan. I just wish it would come sooner."

--Manchester resident in card and
letter to DSS, February and April 2007

"I have just received a notice from a friend concerning Charter Oak Health Plan. This sounds as if this would be very important to me. I am currently receiving Cobra benefits that will end late this year. I am 58 years old and finding new employment with benefits is not easy."

---Connecticut resident in email
to Governor's Office, March 2007

Bringing Health Insurance to Connecticut Adults of All Incomes

- *"My goal is to make sure that every adult and child in Connecticut has access to health insurance," said Governor M. Jodi Rell* in announcing her proposal for the Charter Oak Health Plan for adults and further initiatives for children's coverage in December 2006.
- *While other proposals* to cover CT's tens of thousands of uninsured adults have been raised, prohibitive taxpayer cost usually heads the list of impediments.
- *The Charter Oak Health Plan*, by contrast, is based on a public-private model with relatively modest investment of state dollars. It would serve the uninsured--who don't have access to affordable coverage through work; and many adults experiencing financial hardship in paying exorbitant, non-group premiums on their own. There would be no income limit to qualify for a choice of participating health plans.
- *In her budget recommendation*, Governor Rell proposed two-year Charter Oak funding of \$18.9M and \$36M. The great majority goes for premium assistance for low-income enrollees. Subsequently, the Governor revised her proposal downward to \$3.6M and \$30.1M.
- *The change is because* the start date would be delayed. The Appropriations Committee approved administrative funding but eliminated premium assistance. As a realistic compromise, Governor Rell moved the planned start date from late 2007 to April 2008—with premium assistance included. At this writing, Charter Oak is in negotiations between the legislature and the Governor's budget office.
- *At left and on back is a sample of public opinion* as received by the Governor and Dept. of Social Services.

Public Sounds Off...

(continued)

"This plan would be life saver to my parents and I'm sure to countless others in similar circumstances. Please let me know when we can hope for this plan to be implemented...I would like to say that I am so thrilled that this problem is being addressed and this proposal sounds absolutely wonderful."

-Simsbury resident in email to Governor's Office, April 2007

"My dad only takes home \$191 a week and it is him and my mother. I do not know how my parents survive and they need the health insurance."

-Connecticut resident in email to Governor's Office, March 2007

"I was just curious, has the Governor been able to get a low cost health insurance program for the adults yet? My children are on HUSKY but my husband and myself have no insurance. Is there a program yet for us?"

--Connecticut resident in email to Governor's Office, April 2007

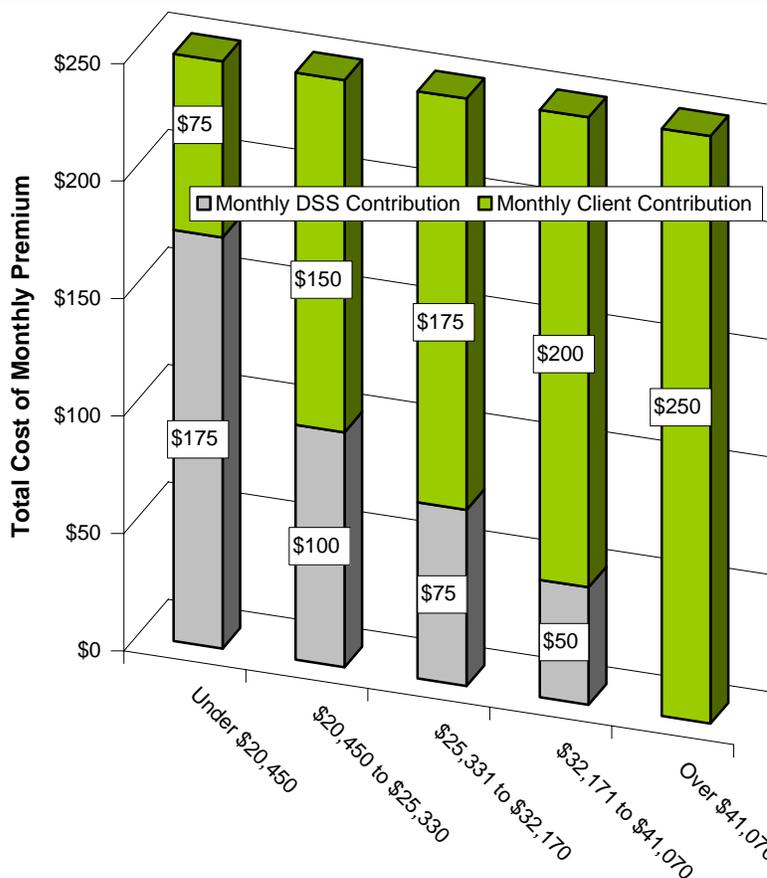
For more information

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designated by Governor Rell as
administering agency of the CT
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Charter Oak Plan Monthly Premiums
Based on Standard Federal Poverty Level Thresholds
(2-Adult Household)

Q&A:

Q: Can insurance companies provide affordable, creditable coverage to the uninsured?

A: Yes, it's possible with a large pool of enrollees, backed by the State of Connecticut's sponsoring authority. Managed care providers currently do this with the unsubsidized, higher-income part of HUSKY B. The State of Connecticut will issue an Invitation to Participate to the insurance industry nationwide, asking companies to put together a package for \$250/month or less.

Q: What about the 'kids' in their 20s starting out, or someone who's 50 and jobless?

A: The Governor's premium assistance design (see chart above) will make Charter Oak more affordable for lowest-income members.