

## What is HUSKY Insurance?

HUSKY is the Connecticut Medicaid program. You can apply for HUSKY and for the subsidized insurance plans available under the Affordable Care Act (ACA) through Access Health. When you apply, Access Health will determine which program you qualify for.

## I've lost my job—When can I apply for HUSKY Insurance?

You can apply for HUSKY at any time. Ordinarily, there is a limited period in the fall to enroll in the other Access Health insurance plans, unless there are certain qualifying life event like losing your job, moving to Connecticut, getting married, or having a child. Covid-19 is like a qualifying event, allowing people to apply now until April 17. This may be extended as the crisis continues. You can apply at <https://www.accesshealthct.com/AHCT/LandingPageCTHIX>

## Who qualifies for HUSKY Insurance?

There are several versions of HUSKY Insurance that vary by income and family situation

- HUSKY A is for children, parents and pregnant women. Eligibility varies by income level
  - Children – in families with up to 201% of the federal poverty level
  - Parents – in families up to 160% of the federal poverty level
  - Pregnant women – with income up to 263% of the federal poverty level
- HUSKY B is for children living in families with incomes between 201% FPL and 322 FPL%
  - Note, in families with incomes between 250% FPL and 322% FPL, there is a premium and a cost share component and often a co-payment required with medical service, but during the COVID-19 emergency, the state will cover the co-payment.
- HUSKY D is for nondisabled adults without children who have incomes up to 138% of FPL.

### ***There are no asset limits for HUSKY A, B or D***

HUSKY C is for individuals who are 65 or older or adults with a disability with very low income: \$862.38 monthly for single/\$1374.41 monthly for couples (although some income may not count toward those limits). ***HUSKY C has a limit on assets: \$1600 for single/\$2400 for couple.***

You can find the federal poverty level for each family size here:

<https://aspe.hhs.gov/poverty-guidelines>

## How does Immigration Status affect HUSKY Qualification?

See the chart below for common immigration statuses. If an immigration status is not listed, consult an immigration attorney.

Status	HUSKY	CHIP	Exempt from 5 year bar
Citizen	Yes	Yes	Yes
LPR over 21	Yes	No	No
LPR under 21	Yes	Yes (if under 19)	Yes
LPR pregnant	Yes	Yes (if under 19)	Yes

Refugee	Yes	Yes	Yes
Asylee	Yes	Yes	Yes
Cuban/Haitian Entrant	Yes	Yes	Yes
DACA	No	No	N/A
VAWA	Yes	Yes	No
VAWA (pregnant or under 21)	Yes	Yes (if under 19)	Yes
TPS (pregnant or under 21)	Yes	Yes (if under 19)	Yes
TPS (all others)	No	No	N/A
U Visa (pregnant or under 21)	Yes	Yes (if under 19)	Yes
U Visa (all others)	No	Yes (if under 19)	N/A
T Visa	Yes	Yes (if under 19)	Yes
Parolee (granted for at least 1 year)	Yes	Yes	Yes
SIJ under 21 or pregnant	Yes	Yes (if under 19)	Yes
SIJ over 21 and not pregnant	No	No	N/A
Undocumented	No	No	No

Will Medicaid coverage I receive for COVID-19 count against me for a public charge determination?

Medical assistance related to prevention and treatment of COVID-19 will not be considered against the public charge determination in an immigration proceeding. If an immigrant receives other benefits as a result of circumstances stemming from the outbreak, he/she may provide a statement explaining the connection, which will be taken into account when determining the totality of circumstances of the benefit.

My Medicaid coverage expires at the end of the month.

All HUSKY coverage that expires at the end of March will be automatically renewed through June, and coverage that expires at the end of April will be renewed through July. Additionally, Connecticut uses an “Automated Renewal” process that uses available data to determine whether you are still eligible.

I am uninsured, and I’ve applied for HUSKY Health care, but I haven’t received confirmation of enrollment. Will I be responsible for my health care costs if I go to the doctor before I’m approved?

The state will retroactively cover the health care costs for approved HUSKY applicants for three months, so do not wait to go to the doctor, especially if you think you might have COVID-19.

My doctor’s office told me to call the office rather than come in. What kind of services can I get through a phone call? Will I be charged for his time?

While there may be a limit to some services that can be provided, medical practitioners can often get the information they need to make a diagnosis through a conversation with you. HUSKY Health Care is covering services provided by telemedicine systems, including telephone calls and video conferencing. So HUSKY will pay for a physical examination, medical advice, prescriptions, and other medical services that can be provided through remote connections. You should not be charged extra.

I'm in the hospital and my doctor says I should go to a skilled nursing facility for rehab, but I haven't been in the hospital for three days. Will Medicare cover the cost of the nursing facility?

During the COVID-19 emergency, the government is waiving the requirement that patients stay in the hospital for at least 3 days before being discharged to a skilled nursing facility.

I'm uninsured, but I think I may have COVID-19. Will I be charged if I go to a doctor to check it out and get tested?

You will not have to pay anything for COVID-19 testing, and if you are uninsured, you will not be charged for treatment that leads up to testing. Before going to the doctor's office, we recommend calling first. Treatment of COVID-19 after testing is subject to the same co-payments and cost sharing arrangements you already have with your insurer. If you are uninsured and have not applied for HUSKY, you may be responsible for treatment costs following testing. The federal government has committed to reimbursing hospitals for the treatment of uninsured patients, but we do not yet know the limits and conditions attached to that commitment.

I take a prescription that I refill every month, but I can't get to the pharmacy that often during this emergency

You may now fill your prescriptions for up to three months, and you can refill when you've only used 80% of your prescription rather than 93%. So if you typically take three pills a day and refill when you have 7 pills left, now you can refill when you have 20 pills left.

I take methadone daily, but I cannot get to the clinic during this emergency

During the COVID-19 emergency, nonemergency medical transport will bring methadone to you at home.

My care plan says that I am to have a homemaker three times a week, but instead of a homemaker, they sent a companion.

Because it might be difficult to get the appropriate level of staff in a service plan during this emergency, a lower level of assistance might be substituted in a service plan. So the state will be honoring its commitment during this time if it provides you a companion even if your plan says you need to have a homemaker.

I received a notice that my HUSKY C coverage will terminate next month because I made too much money.

Under the federal CARES Act, a state must ensure that everyone who was enrolled in a Medicaid program (including HUSKY A, HUSKY B, HUSKY C, and HUSKY D) at the beginning of the emergency is enrolled through the end of the month in which the emergency ends unless the individual willingly terminates coverage, or else it will not receive the additional Federal Medical Assistance Percentage. That said, we recommend filing a request for a hearing, with benefits to continue pending the hearing.

I have a hearing scheduled regarding my eligibility. Where will it be held if all the DSS offices are closed?

DSS is holding hearings via telephone during this crisis. Your hearing notification should include instructions on how to call in. You will be able to submit documents through your My Account page with DSS.