HUSKY Health Plans

Categories : Health Care Payment Assistance/Health Insurance

PROGRAM DESCRIPTION

HUSKY Program is the State of Connecticut's public health coverage program for eligible children, parents, relative caregivers, senior citizens, individuals with disabilities, adults without children, and pregnant women within the income guidelines. Children up to age 19 may qualify regardless of family income level.

For further information about HUSKY, visit the website at: http://www.ct.gov/hh/site/default.asp.

Access Health CT is the state's insurance exchange for health coverage. The Connecticut Department of Social Services and Access Health coordinate a shared system, which acts as the access point for HUSKY A, B, and D. Individuals looking for a private insurance plan, can also contact Access Health CT to find an appropriate plan that will cover their needs, and at the same time, see if they qualify for financial help to lower the costs of a qualified health plan.

Visit the 2-1-1 "Access Health CT" eLibrary paper here for more information: https://uwc.211ct.org/access-health-ct-connecticut-health-insurance-exchange-2/

SUMMARY OF HUSKY PLANS:

HUSKY A

Connecticut children up to 201% and their parents or a relative caregiver with incomes at or below HUSKY insurance plan provides health coverage, including medical, dental, vision, and prescription health care for parents or caretaker relatives who have a child/children on HUSKY A and whose income is at or below 160% of the Federal Poverty Level. Coverage for just a child/children is provided when income is at or below 201% of the Federal Poverty Level, and pregnant women may be eligible for HUSKY A (also known as Medicaid), depending on family income.

Note: Starting on October 1, 2024 the eligibility income guideline for this program will drop to 138% from 160% of the Federal Poverty Level. Individuals that are currently receiving benefits will receive notification and will automatically be enrolled in one of two yearlong extensions of HUSKY A coverage: Transitional Medical Assistance (TMA) for those with income from a job, or Extended Medical Assistance (EMA) for those with income from spousal support. Individuals not eligible for the extension will be able to enroll in a Qualified Health Plan (QHP) through Access Health CT. Most individuals who enroll in a QHP are eligible for financial help, including no cost coverage through the Covered Connecticut Program

HUSKY B

Uninsured children under age 19 in higher-income households, (between 185%-323% FPL), may be eligible for HUSKY B (also known as Children's Health Insurance Program or CHIP).

Health Insurance program expanded coverage starting **July 1, 2024**, will cover uninsured children ages 0-15 – With no Qualifying Immigration Status and with household income between 0-323% of the Federal Poverty Level (FPL),

who do not qualify for regular HUSKY A Medicaid or HUSKY B CHIP coverage.

[Note: When looking at the HUSKY family income guidelines, some income and certain expenses may be deducted to qualify].

To apply call for quicker verification if eligible or visit the online website for HUSKY B at Access Health CT, http://www.accesshealthct.com/, under 'Get Health Coverage. or individuals can visit one of the Connecticut Department of Social Services offices listed here, https://portal.ct.gov/dss/about-the-department-of-social-services/contact.
To apply by phone, please call the Access Health CT call center at 1-855-805-HEALTH (4325).

HOW DOES A PREGNANT WOMAN WHO IS ON HUSKY GET MEDICAL COVERAGE FOR HER NEWBORN?

If a woman is on HUSKY during her pregnancy, her newborn should automatically be enrolled in HUSKY A through a process called Newborn Eligibility.

When a mother with HUSKY coverage delivers, the hospital completes a Newborn Notification Form. This form is faxed to the DSS Regional Processing Unit (RPU), where:

- The newborn is granted HUSKY coverage for one year.
- The baby is given a client identification number
- The hospital is notified of the baby's identification number
- DSS is notified that the newborn has been added, so that DSS can issue a client identification card for the newborn

PREGNANT WOMEN ELIGIBILITY

HUSKY A income limit for pregnant and postpartum women, not on HUSKY is 263% Federal Poverty Level. A pregnant woman counts herself plus the number of babies she is expecting in determining her eligibility. For example, if she is carrying a child, the pregnant woman would count as two people in addition to any other members in her household. Women at or below 263% Federal Poverty Level are eligible for HUSKY A coverage during pregnancy and up to 12 months postpartum. Women who qualify for HUSKY because of pregnancy remain eligible through their postpartum period, regardless of changes in income. The mother may remain eligible for HUSKY A after the postpartum period only if her family income is at or below 138% Federal Poverty Level.

HUSKY B Prenatal Care program provides health care to pregnant non-citizens. Federal Children's Health Insurance Program (CHIP) allows unborn children in the CHIP program, and services include the full range of HUSKY B benefits including pregnancy-related care, preventive care, dental and behavioral care, and other types of health care. Pregnancy-related care includes prenatal doctor visits, prenatal vitamins, ultrasounds, other tests, and more.

HUSKY C & Medicaid for Employees with Disabilities

Connecticut residents aged 65 or older, or who are aged 18 through 64 and who are blind, or who have another disability, may qualify for coverage under HUSKY C, formerly known as Medicaid for the Aged/Blind/Disabled.

To apply on line or download an application, please visit: https://portal.ct.gov/DSS/Common-Elements/How-to-Apply-for-Services/How-to-Apply-for-Services

There are income and asset limits to qualify for HUSKY C. For complete income and asset limits, allowed deductions and what assets can be excluded, please read the Basic Eligibility for the Aged, Blind and Disabled publication. Net income limits (after deductions) vary by geographic area in Connecticut.

HUSKY D

Connecticut residents aged 19 through 64, who do not qualify for HUSKY A; who do not receive federal Supplemental Security Income or Medicare; and who are not pregnant, may qualify for HUSKY D (Formerly known as Medicaid for Low-Income Adults (LIA)).

There are income limits to qualify for this program, which vary by geographic region.

United States citizens (including naturalized citizens and nationals of the United States) are required by federal law to prove citizenship identity to be eligible for HUSKY A (Medicaid) coverage. You will be asked to prove citizenship and identity AFTER you send in your HUSKY application form.

To apply online for HUSKY D, please visit www.accesshealthct.com, under 'Get Health Coverage.'
To apply by phone, please call the Access Health CT call center at 1-855-805-HEALTH (4325).

TO APPLY FOR HUSKY:

- Download an electronic application: W-1E.pdf (ct.gov)

HUSKY A, C & D Covered Services Quick Guide:

http://www.huskyhealthct.org/members/members_benefits.html#

BEHAVIORAL HEALTH CARE FOR HUSKY MEMBERS:

The Connecticut Behavioral Health Partnership (CTBHP), http://www.ctbhp.com, manages mental health and substance abuse care for children and adults who have HUSKY insurance. For more information, contact Connecticut Behavioral Health Partnership at 877-552-8247.

DENTAL CARE FOR HUSKY MEMBERS:

Connecticut Dental Health Partnership manages referrals to dentists for HUSKY members. Call the Partnership, 866-420-2924, for a referral to a dental provider who accepts Medicaid. You can also call the Partnership to get help with appointment scheduling for the dentist or transportation or with translation assistance.

HEALTH CARE REFERRALS FOR HUSKY MEMBERS:

Community Health Network (CHN) of Connecticut will refer members insured under HUSKY and Healthy Start to health care providers. Contact CHN at 800-859-9889.

OTHER RELATED PROGRAMS

HEALTHY START

Program provides care coordination and support services to pregnant women and their families. The overall goals of the initiative are to reduce infant mortality and morbidity and low birth weight in Connecticut, and to improve health care coverage and access for children and eligible pregnant women. The terms “HUSKY A” and “Healthy Start” are sometimes used interchangeably to refer to the same program. Husky A is a public health insurance program that covers pregnant women, children, and parents or caretaker relatives. Healthy Start utilizes a network of service providers that coordinate with local organizations and state partners.

Visit the 2-1-1 “Healthy Start” eLibrary paper here for more information, and a link to a list of providers: https://uwc.211ct.org/healthy-start/

WIC – WOMEN, INFANTS, AND CHILDREN PROGRAM

WIC is a federal grant program administered nationally by the U.S. Department of Agriculture and at the state level by the Connecticut State Department of Public Health (https://portal.ct.gov/DPH/WIC/WIC)

Program Description:
WIC provides specific nutritious foods, nutrition education, health care referrals to eligible pregnant women, postpartum women up to six months regardless of how pregnancy ends, breastfeeding women up to one year after delivery, (non-breastfeeding postpartum women – up to 6 months after the birth of an infant or after pregnancy ends), and infants and children up to their fifth birthday. WIC participants receive an eWIC card for the purchase of cereals, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, peanut butter, fruits and vegetables, baby foods, and whole-grain products. Foods covered may depend upon the nutritional needs of the individual. Other benefits include referrals to health care and other social service providers.

Recipients are re-certified every six months to determine if medical or nutritional risk exists. Recipients receiving WIC benefits in Connecticut must be state residents, but U.S. Citizenship or permanent residency status is not required.

Visit the 2-1-1 “WIC” eLibrary paper here for more information, and a link to a list of providers: https://uwc.211ct.org/wic-women-infants-and-children-program/

TO FIND PROVIDERS IN CONNECTICUT’S COMMUNITY RESOURCES DATABASE

Search by agency/program name:

HUSKY
or Connecticut Behavioral Health Partnership
or Connecticut Dental Health Partnership
or Community Health Network

SOURCE: HUSKY Health; Connecticut Behavioral Health Partnership; Connecticut Voices for Children
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