

Comparison of Proposals to Cover Connecticut's Uninsured

A wealth of proposals have been offered in bills this legislative session to provide options for Connecticut's growing uninsured population.

	Name of Plan Bill #	Who is covered?	What is covered?	Structure	Key features
Governor's Plan	Charter Oak Plan SB 1127	Any CT resident uninsured for 6 months	Includes prescriptions, labs & X ray, Pre-existing conditions covered	Private policies from current CT insurers	No state administration or oversight, Subsidies by income
Single state plan	CT Saves SB 1371	Everyone living in CT for 6 mon.s or more	Comprehensive, Covers pre-existing conditions	One large state program for everyone	Choice of insurers, New state commission to administer, Subsidies by income
Insurance pool	State Health Insurance Purchasing Pool HB 7314	Everyone living in CT for 6 mon.s or more	Comprehensive	One purchasing pool with multiple private health plans	State administration through Comptroller, Subsidies by income
Senate Dem.s	HealthFirst CT SB 1	HUSKY expansion now, everyone later	HUSKY benefit package	Expand HUSKY now, Plan for Medicare for All	Still developing
Insurance Committee	CT Healthy Steps HB 6652	Uninsured individuals & small businesses	Basic, HSA/hi deductible, and comprehensive options	Pool uninsured and small businesses, Offer private insurance policies	New state agency - CT Connector - to administer
House GOP	Deferred Health Insurance Payment Program HB 6332	Subsidies by income	Plans exempt from state mandates	Private market insurance policies	Tax credits to businesses & individuals, Pre-tax payment of premiums, Increase Medicaid provider rates
MEHIP	CT Insurance Pool HB 7320	Municipal workers, Pilot with nonprofits & small businesses	Same as state employees	Risk pool for insurance purchasing	Administered through Comptroller, Savings used to reduce property taxes

	Cost to consumers	Funding	Employer role/impact	Individual role/impact	Quality
Governor's Plan	\$250/mon, \$1,000 deductible, 20% coinsurance, lifetime maximum, Subsidies by income	General fund, Plan for federal funding	None	No mandate	None
Single state plan	State tax increase 50% minus personal responsibility discount	State, federal, employers	8% of payroll over \$100,000 minus costs of wellness programs	Automatic enrollment	Quality report cards, Care management, Chronic disease management, Medical error reporting, Public education on prevention Develop state-wide health plan, Smoking cessation, eHealth
Insurance pool	Sliding scale 0 to 30% of premiums	State, federal, employers, individuals	11% of payroll minus some benefit costs, Will save 10% from current costs	Premiums & copays, Pre-tax payments, Personal responsibility discount for healthy weight & not smoking	eHealth, privacy protections
Senate Dem.s	None	\$450 million state & federal	None	More people qualified for HUSKY	Inventory state disease management programs, eHealth
Insurance Committee	Premium subsidies by income	New provider tax, Increase cigarette tax, Reduce premium tax	Tax credits	Higher financial risk, Potential individual mandate, Higher premiums for smokers	Wellness Commission, CT Health Quality Partnership, Smoking cessation
House GOP	Substantial for currently uninsured	State, some federal funds for Medicaid rate increases	Tax breaks	Individual mandate, Tax breaks	None
MEHIP	None	Minimal state administrative costs	None	None	None

	Medicaid impact	Access to care	Estimates of uninsured covered	Future Plans
Governor's Plan	Premium assistance, HUSKY outreach, Newborn enrollment, Task force on provider participation	None	Unclear	None
Single state plan	Integrate Medicaid and HUSKY into program, No change in costs or coverage for current members, Expand eligibility and maximize federal funding	Screenings and immunizations without cost sharing, Expand community and school based health centers, Workforce subsidies for CHCs, Preferred status for safety net providers	All	None
Insurance pool	Integrate Medicaid and HUSKY into program, No change in costs or coverage for current members, Expand eligibility and maximize federal funding	None	All	None
Senate Dem.s	Significantly expand HUSKY eligibility for current and new groups, Outreach, On-line application, Increase provider rates	Expand community and school based health centers	34,000 now	Develop a Medicare-for-All plan to cover the uninsured not eligible for state programs
Insurance Committee	PCCM and HMOs for elderly & disabled, Increase Medicaid provider and SAGA rates, Newborn enrollment, Modest HUSKY expansions, Outreach	None	Unclear	None
House GOP	Increase provider rates, HUSKY outreach, Mandate HUSKY coverage if eligible	Increase community health center funding	Unclear	None
MEHIP	None	None	None	Possible platform to expand coverage to uninsured