

State's Health Plan Moves Forward

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The state is one step closer to offering affordable health care coverage to uninsured residents who don't qualify for public assistance.

The state Department of Social Services on Thursday released a request for proposals for the Charter Oak Health Plan, which is designed to provide health insurance for as little as \$75 a month and as much as \$250 for those earning higher incomes.

First proposed by Gov. M. Jodi Rell last year, the plan will cover adults of all incomes who don't have medical benefits through work and don't qualify for the state's HUSKY plan, Medicaid or Medicare. The plan does not exclude those with pre-existing health conditions.

The state has set aside \$11 million for fiscal year 2009 to subsidize the plan, which is expected to begin July 1 of this year.

"For the first time in Connecticut, the Charter Oak Plan will offer affordable choices and coverage options to everyone from young graduates and employees of small business to the self-employed and retirees under the Medicare age threshold," Rell said. About 325,000 residents had no health insurance from 2005 to 2006, according to U.S. Census data.

But advocates for the poor say the plan excludes those who need it the most. They are concerned about the plan's annual cap on drug coverage, medical equipment and limited mental health benefits. Many voiced their concerns at a Dec. 5 legislative forum at the Capitol.

"The plan's design is to exclude people with chronic conditions in order to avoid 'bad risks,'" said Sheldon Toubman, an attorney with New Haven Legal Assistance. "The governor's press releases say that the plan is designed to be universal health care and address the problem for all adults, but it's only designed for healthy people."

The plan includes a prescription drug benefit, laboratory, X-ray and other diagnostics available with 20 percent co-pay, and co-pays for prenatal, postnatal and preventive care.

Based on comments and concerns from advocates and state legislators at the Dec. 5 forum, DSS Commissioner Michael P. Starkowski increased the annual pharmacy cap from \$2,500 to \$7,500 and durable medical equipment benefits from \$2,000 to \$4,000, Rell's office said Thursday.

National and state insurance companies are expected to submit proposals and bids for the plan through March 14.

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