

April 6, 2020

Honorable Ned Lamont  
Governor  
State of Connecticut  
210 Capitol Avenue  
Hartford CT 06106

Dear Governor Lamont:

At the Connecticut Health Policy Project, we appreciate the extraordinary efforts you and all of state government have done to slow the spread of the novel coronavirus. This pandemic is an unprecedented test, and both the Connecticut healthcare system and residents have risen to the challenge.

But even when the immediate crisis is over, Connecticut will face more challenges that we must prepare for now. We are concerned about the pandemic's economic impact including hundreds of thousands of state residents who have lost employment or revenue in this crisis and the many small businesses we all rely on. It will be difficult for many to afford healthcare coverage for themselves and their workers after the pandemic, increasing the uninsured rate, increasing Medicaid and Access Health CT enrollment, and compounding stresses on the state's healthcare system and state budget.

We thank you for your executive orders addressing these concerns and join with fellow advocates urging continued action.

- Require insurers to automatically continue providing commercial insurance during the crisis regardless of premium payments and permanently forgive premium lapses for people who have lost their jobs and/or lost income. Your order to delay premium payments is helpful but more is needed. Connecticut business owners, consumers, and workers struggling to manage on less will suffer the financial consequences long after their income rebounds. It is important that they not be saddled with a large healthcare debt as they struggle to recover. People in stress are often overwhelmed; the process to access premium support must be well-publicized and automatic or as easy as possible.
  - Streamline the Medicaid application process.
  - Waive premiums for HUSKY B families.
  - Ensure state residents are aware of Medicaid's three-month retroactive coverage policy.
  - Reimburse Medicaid providers who care for the uninsured at the Medicaid rate, regardless of eligibility or immigration status, for the duration of the pandemic and its economic impact.

- Notify all Medicaid providers of this payment policy.
- Extend the Special Enrollment Period at Access Health CT indefinitely as the economic impact of the pandemic will likely last long past the end of the virus's first wave.
- Direct the Insurance Department to make every effort to keep 2021 premiums affordable. This should include changing policy and possibly legislation to require consideration of affordability of premiums for consumers and small businesses as well as insurer capital assets in rate setting approvals.

We want to thank you and all state employees for your care and hard work in leading Connecticut through this crisis. We are proud of our work over the years with your and prior administrations to expand access to care and control costs, especially in the Medicaid program. We stand ready to continue that work in collaboration. Thank you for considering our proposals.

Respectfully,

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