HUSKY and Caregivers – Talking Points

September 29, 2026

What is happening?

- The 2025 federal budget bill, HR-1, made important changes to Medicaid, affecting Connecticut's HUSKY program. Among other changes, **starting this January, all HUSKY Part D members must be working, going to school, or volunteering in their community.**
- The work requirements only apply to the 316,000 HUSKY Part D members in Connecticut. **HUSKY Part A, B and C members are not affected.**
- **There are important exemptions to the work requirement, including people caring for someone with serious health problems,** including people with disabilities and seniors.
- There is no data source to help the state find caregivers in Connecticut. **Caregivers will have to document their exemption with the state.** As of this writing, **the system to document exemptions, including caregiving, has not been finalized**.
- No Connecticut politicians voted for the bill and our state Medicaid agency is working diligently to keep everyone possible on the program.

What needs to happen?

First -- all HUSKY members should **update their contact information** with the state. That is the best way for the state to let each member know what they need to do, or if they don't need to do anything.

Second -- HUSKY members can **learn if the work requirements apply to them** using an easy pre-screener from the state. **Check** ct.gov/HUSKYDhelp **to see if you are affected.**

Third -- members should respond quickly to any notices from the HUSKY program. There could be forms that must be completed and signed, or documents needed to stay covered.

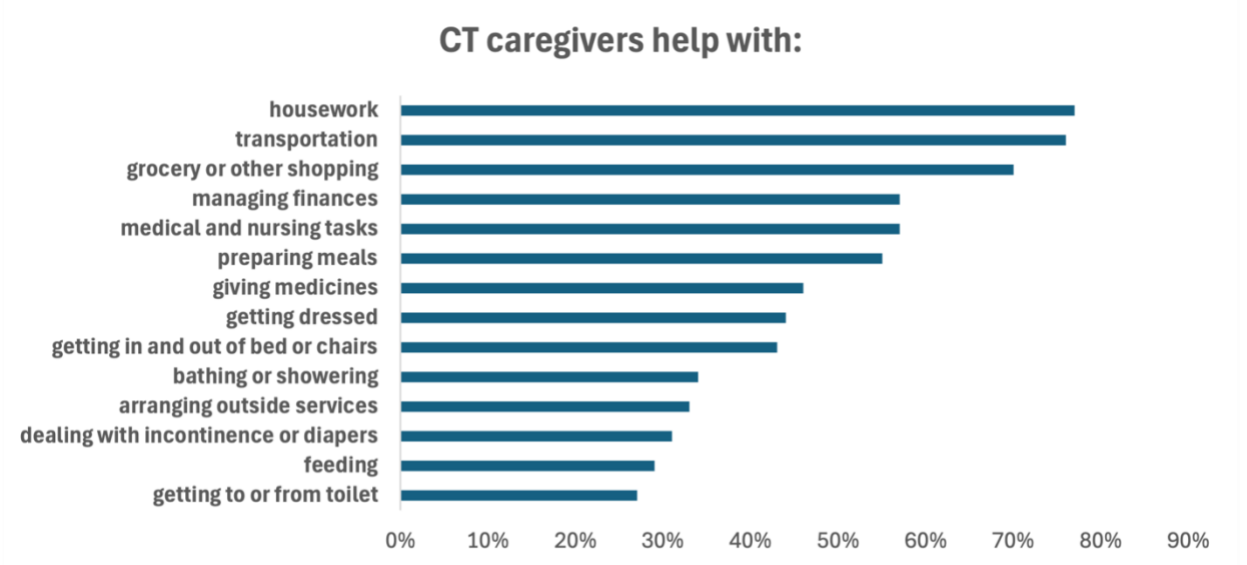
Fourth -- caregivers who are covered by HUSKY should **contact Access Health CT to be sure caregiving is recorded in their record**. Access Health CT can be reached online here or by calling 1-855-805-4325.

Fifth -- providers, community members, and others should let caregivers and patients with caregivers know about the exemption. As there is no easy way for the state to reach caregivers with HUSKY coverage, outreach and communications are critical to let them know. The state will be advertising extensively about work requirements and all the exemptions. But it is also critical that healthcare providers, advocates, and other trusted community members **share this information with anyone who may be providing care, and with people with health needs and their families who rely on a caregiver.**

Visit DSS's MedicaidMattersCT.org page for links to all their resources.

Why it matters

- The **most common reason given by Connecticut Medicaid recipients for not working is that they are caring for family.**
- Caregivers offer services we couldn't afford to pay for.
    - They allow people to stay in their own homes, keeping them well.
    - Avoiding institutional care and downstream health problems saves critical resources for Connecticut's entire healthcare system and the Medicaid program in particular.
- AARP estimates that **in Connecticut 60,000 people with incomes below $25,000 per year are providing critical care for family or friends.** Many are likely to be eligible for and covered by HUSKY Part D and at risk of losing their healthcare coverage.
- On average, Connecticut caregivers' are 49 years old and care for someone 68 years old.
- Most care for a parent (51%); one in ten (11%) care for a child with complex medical needs.
- One in three (36%) live with the person they care for.
- One in five Connecticut caregivers spends over 40 hours/week providing care.
- One in five caregivers in our state has trouble taking care of their own health and only 38% are in excellent or very good health.
- Almost half (42%) of Connecticut caregivers experience financial hardships due to their caregiving responsibilities including using up savings, taking on debt, and putting off retirement.
- AARP estimates that Connecticut caregivers provided 460 million unpaid hours of care in 2024, which would otherwise have cost our state's health system $10.7 billion.



Source: Caregiving in the US 2025: Connecticut, October 2025, AARP

Providing healthcare coverage to caregivers is an excellent investment in the health and economy of Connecticut residents and communities.

How caregivers can qualify for the exemption

Under the federal HR-1 rules, a caregiver is someone who provides regular, ongoing care within a broad range of assistance for "a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment."[1]

There is no age limit on the person being cared for and they don't have to be covered by Medicaid or any other federal program. According to the federal rule, the person being cared for can "include an older adult who requires assistance of varying scope in performing activities of daily living (ADLs) (bathing, dressing, toileting, eating, etc.) or other activities that keep older adults living at home and participating in community life." **Caregivers can provide assistance to people who need it at any age, including the elderly.**

The care can include **helping with many, varied activities of daily living** including shopping, housework, providing transportation, preparing meals, or medical/nursing tasks.

Caregivers can be paid or unpaid for their caregiving to qualify for the exemption from Medicaid work requirements.
In some cases, **a person may need more than one caregiver**. More than one person can qualify for the work reporting requirement by caring for the same person.

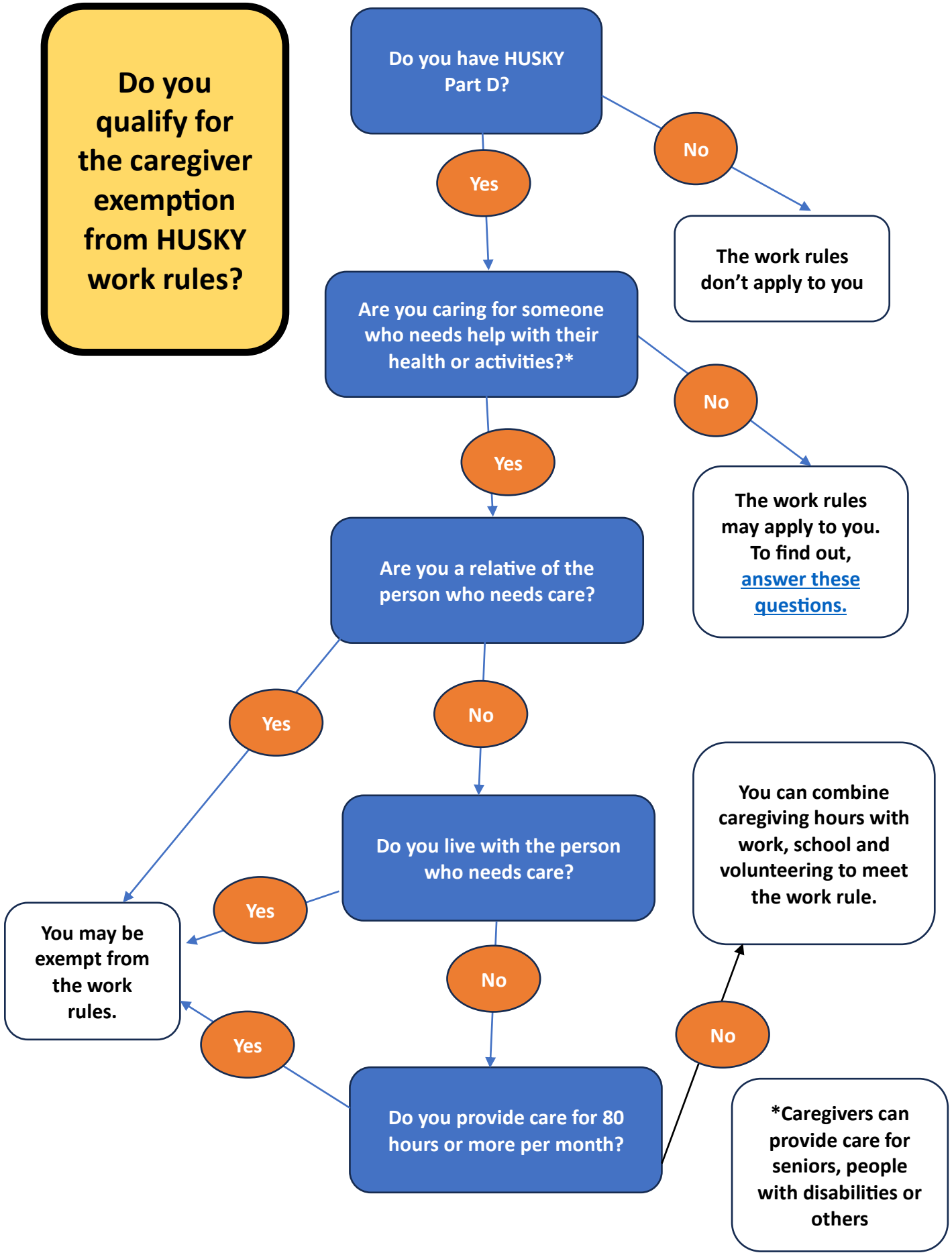
There are three ways to qualify for the caregiver exemption from work reporting requirements.

- **Caregivers can be related to the person they are caring for**
- **Caregivers can live with the person they are caring for, or**
- **Caregivers who aren't related or living with the person can qualify if they spend 80 or more hours per month assisting the person they care for**

Caregivers that don't meet any of the above three qualifications, can combine their caregiving hours (paid or unpaid) to hours they are working for pay, volunteering in their community, and in school or job training to meet the 80 hours per month work requirement for HUSKY coverage

[1] The federal rule uses the American's with Disability Act (ADA) definition of someone with a disability.

Do you qualify for the caregiver exemption from HUSKY work rules?



More Resources:

DSS website with updates on Medicaid changes
To find out if you are affected by the Medicaid work requirements, take the pre-screener
MedicaidMattersCT.org – DSS's page for information and resources for members

HUSKY and work requirements – How to make it work, CT Health Policy Project, June 2026 update

Caregiving in the US 2025: Caring Across States, AARP, October 2025
With a Connecticut page

Valuing the Invaluable 2026: Family Caregivers' Contribution Reaches $1 Trillion, March 2026

A nation of caregivers, Health Affairs Scholar, January 2026

2026 Alzheimer's Disease Facts and Figures, Alzheimer's Association

HR-1 Interim Final Rule