

RESOURCES FOR PART-TIME FACULTY HUSKY Health Insurance

**Compiled by the Equity for All Caucus
Part of CSU-AAUP, Your Faculty Union**





Welcome

This document is a guide for our fellow adjuncts to get access to health insurance, especially during summer breaks, and to promote a sense of community as we fight for more rights and benefits for all adjuncts in the CSU system.

We must take steps to promote change to our uncomfortable economic situations. In an effort to help adjuncts in the Connecticut state university system survive the long summer break, we have prepared this guide to getting HUSKY health benefits (Medicaid for CT parents/caregivers and their children) during the summer break.

We believe that adjunct faculty should receive health insurance as a matter of course and we hope that you will take the time to email your legislators to that end using the template included in this document.

**In Solidarity,
Equity for All
Part-Time Faculty Caucus**

In this document . . .

- What is the HUSKY program?
- Information about qualifying for and applying for HUSKY insurance
- **CALL TO ACTION:** Please use the email template provided or your own text and email your legislators!
- Information about the Equity Caucus and how to join us



What is HUSKY Health?

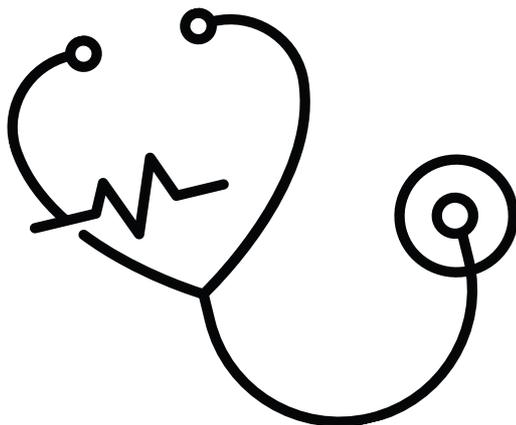
Use this QR code for the HUSKY website

The Basics

HUSKY Health is Connecticut's Medicaid health insurance program, mostly for children and their caregivers (though HUSKY D can be purchased by qualifying adults without children).

While most adjuncts do not qualify for HUSKY during the semester because of income limits, many of us do qualify during the summer break because HUSKY determines eligibility by monthly income.

In the summer (excluding those adjuncts who teach over the break), we do not have an income, and thus qualify for this program. Many of us use this summer coverage for wellness visits and other medical procedures or expenses that can be "saved" or avoided during the semester and spent in the summer months.



Why HUSKY Health?

- Many adjuncts don't qualify for health insurance through CSCU because they don't teach enough credits
- If an adjunct does qualify for health insurance, they must pay for it upfront and then receive a reimbursement from the university, which can be a large barrier
- If an adjunct doesn't teach during the summer, they do not qualify for health insurance
- Because adjuncts are not paid a living wage, it is hard to save enough money to afford medical care out-of-pocket



Income Limits

HUSKY renewal forms are yearly. It is sometimes a better option to apply using annual income limits. Because we have no job security, if we apply during the summer months, our monthly income is nothing and we have no idea what our yearly income will be.

We are asked to supply last year's income tax return, but we routinely "lose our employment" at the end of every semester. Applying for HUSKY with the annual income in mind may be enough to qualify. It is also important to note that sometimes an adjunct's children will qualify for HUSKY B even when the parent does not qualify.

Family of 1	Family of 2	Family of 3	Family of 4	Overview
Under \$1,812	Under \$2,442	Under \$3,071	Under \$3,700	Husky A (caregivers)
Under \$1,563	Under \$2,106	Under \$2,649	Under \$3,192	Husky D (adults only)

*Income limits are monthly

Steps to Get HUSKY Insurance

There are a number of ways to apply for HUSKY. Although the website recommends applying online, we have found the online application to be confusing. You may want to call or apply in person with a worker at your local DSS field office. The wait is usually quite long in person, but the phone option is fairly quick and straightforward.



Go to the Medicaid and Chip services section of the CT.gov website or use this QR code. Find more information and tables with greater details on income eligibility for different types of households.

Options to fill out the application:

1. Online through Access Health CT at www.accesshealthct.com
2. Over the phone by calling Access Health CT at **1-855-805-4325**
We encourage you to apply online or over the phone in order to get the fastest determination of whether you are eligible.
3. Using application form "AH3" available in DSS offices or by calling Access Health CT at 1-855-805-4325
4. In person at a DSS field office (please note that you may have to wait to see a worker)



We believe that health insurance is a need -- and should be a right -- of all citizens. We try to survive on wages that are unsustainable and unrealistic, especially for paying medical bills out-of-pocket. We are employees of the state, and the state has a responsibility to support the well-being of its workers and their families.



Take Action

Please find your CT legislators (state senator and state representative) using the QR code. Use the email template below as your guide to message your legislators about establishing a system that would entitle adjuncts to be eligible for health insurance through our jobs.

Sample Email

Subject: HEALTH INSURANCE BENEFITS for adjunct professors

Dear (your State Representative/Senator) (Last name):

My name is (first and last name) and I am your constituent. I am writing to you today because public higher education in Connecticut needs support from leaders like you, specifically for its adjunct professors.

Adjunct professors make up approximately two-thirds of faculty in the Connecticut State Universities and Community Colleges. We are responsible for teaching most introductory courses—the bread and butter of higher education in Connecticut—and yet, despite the foundational importance of adjunct professors to higher education, adjuncts are paid less than a living wage and are not eligible for health insurance.

Health insurance would go a long way toward providing much-needed security and care for an underserved community of teachers who are responsible for shaping the higher education experience of many of Connecticut's future taxpayers.

(Include a personal story that will explain to your representative why the issue is important to you and how it affects you, your family members, your students and your community.)

Thank you for taking the time to read my email and for standing up to protect Connecticut public higher education and to support greater equity for an underserved community in our state.

Sincerely,

Print your name

Email address

Street address

City, State, Zip code



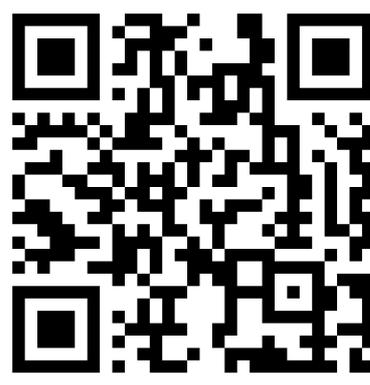
Join the CSU-AAUP Equity for All Caucus



Meetings held during the semester on Zoom
Fridays, 12:30 p.m. - 1:30 p.m.

For information about the caucus or for the meeting link,
contact us at csu.equity@gmail.com

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