

DSS Benefits and H.R. 1

Major Programs Administered by DSS

Medical Assistance

- HUSKY - Medicaid and Children's Health Insurance Program (CHIP)
- Medicare Savings Programs (MSP)
- Covered CT

Economic Security

- Temporary Family Assistance (TFA)
- State Supplement for Aged, Blind and Disabled
- State Administered General Assistance (SAGA)
- Refugee Assistance

Community Services

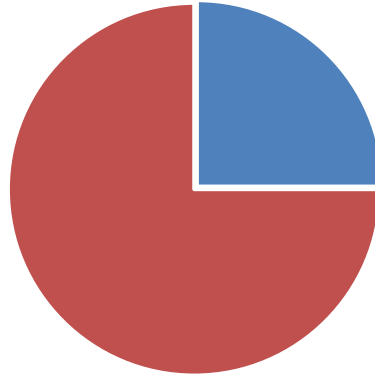
- CT Energy Assistance Program (CEAP/LIHEAP)
- Child Support
- Social Services Block Grant (SSBG)
- Community Services Block Grant (CSBG)
- Social Work Services
- Protective Services for the Elderly (PSE)

Food Assistance

- Supplemental Nutrition Assistance Program (SNAP)

HUSKY Provides Health Coverage to...

3.6
million
total CT population



1 in 4
CT residents are covered by
HUSKY (Medicaid + CHIP)

Currently covering over 917,000 people, in every town in the state



1 in 4 adults, ages 19-64



1 in 3 children (plus 4 in 10 births)



2 in 3 nursing home residents

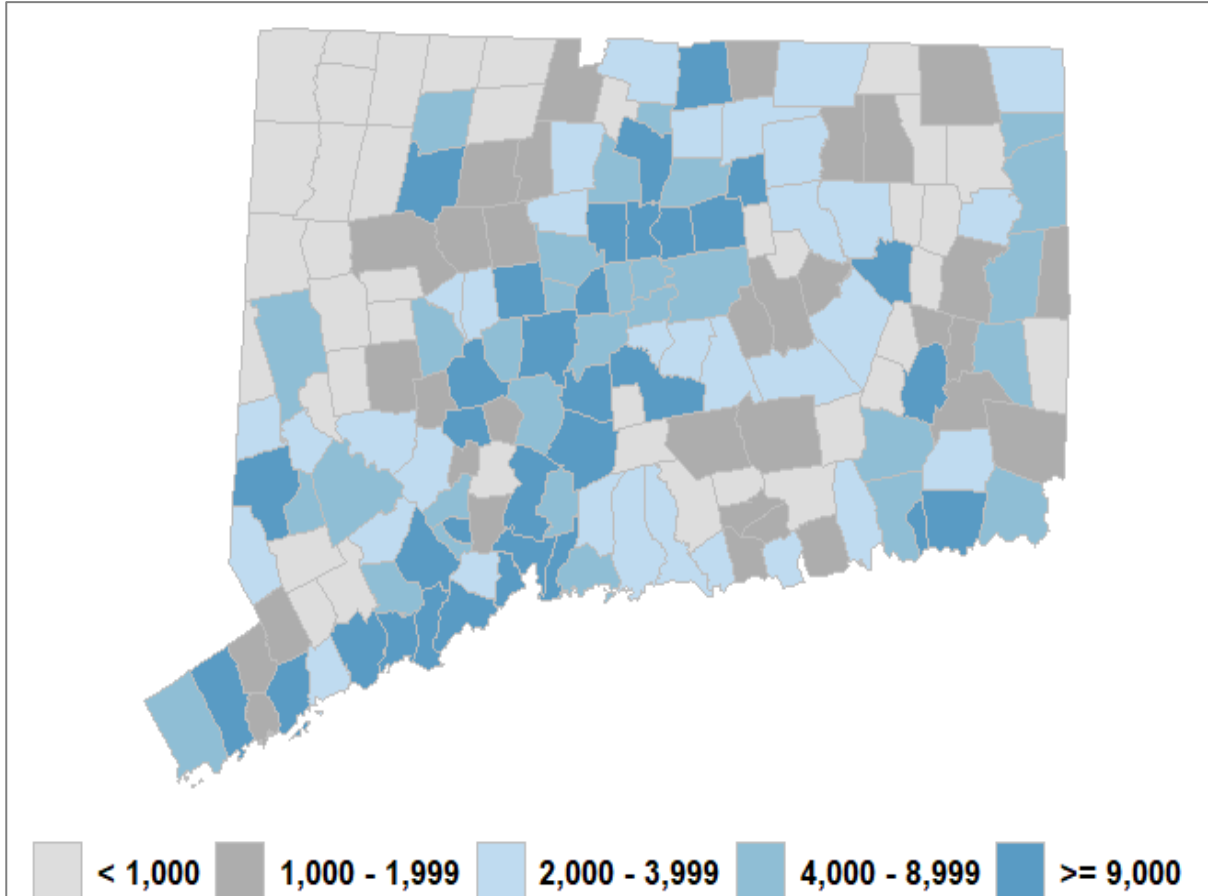


3 in 8 individuals with disabilities

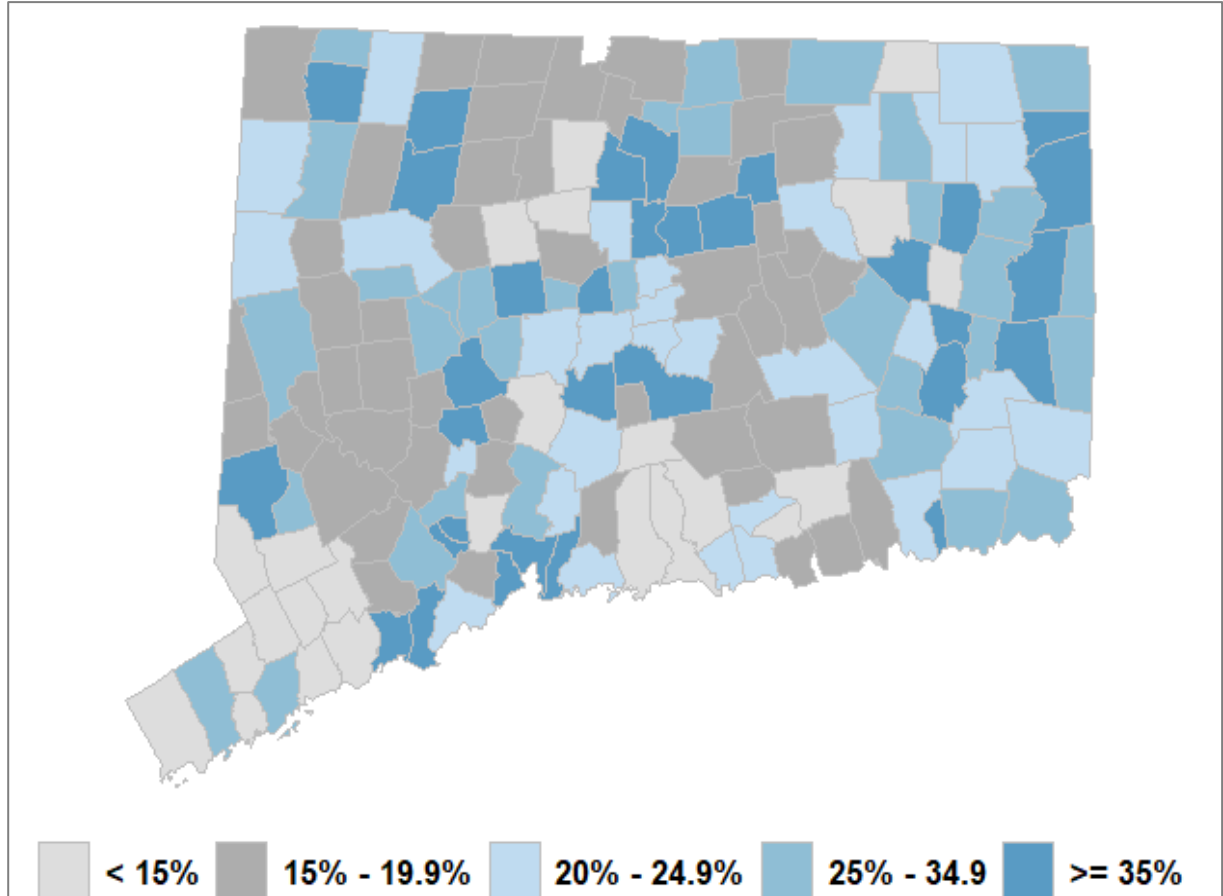


1 in 4 Medicare beneficiaries

**Number of People in Each Town who
Use Medicaid for Health Insurance**



**Percent (%) of People in Each Town who
Use Medicaid for Health Insurance**



Source: DSS for Medicaid data (SFY 2024), ACS (2023) for Town Population, excludes state-only funded programs.

There are several parts of the federal law that was signed on July 4, 2025, that will impact Connecticut residents who receive SNAP and HUSKY/Medicaid services:

1. SNAP work requirements
2. SNAP eligibility changes for non-citizens
3. SNAP-Ed funding elimination
4. Medicaid community engagement/work requirements
5. Medicaid eligibility verification frequency
6. Medicaid changes to eligible non-citizens
7. Medicaid changes in retroactive coverage
8. Medicaid access to family planning services (pending court decision)
9. Medicaid cost-sharing

Policy Change	Effective Date
SNAP work requirements	Immediate
SNAP eligibility changes for non-citizens	Immediate
SNAP-Ed funding ends	September 30, 2025
Medicaid work requirements	January 1, 2027
Medicaid eligibility verification frequency	January 1, 2027
Medicaid changes for non-citizens	October 1, 2026
Medicaid changes to retroactive eligibility	January 1, 2027
Medicaid changes to family planning services	July 4, 2025 (pending court decision)
Medicaid cost-sharing	October 1, 2028

CHANGES TO MEDICAID

HR 1

Current State:

- No work or community engagement requirements for Medicaid eligibility in Connecticut

Future State:

- Starting January 1, 2027, HUSKY D enrollees will need to meet work requirements or community engagement rules to get or keep coverage
- Work/income: Proof of at least 80 hours/month of work or income of at least \$580/month (federal minimum wage multiplied by 80 hours)
- Community engagement: Proof of at least 80 hours/month of community service or a qualified work or training program; enrolled at least half-time in an education program; or any combination of community engagement and work totaling at least 80 hours per month

- Foster and former foster youth
- Veterans with rated disabilities
- Medically frail (e.g., blind, disabled, children with serious emotional disturbances, adults with serious mental illness, chronic substance use disorders, serious and complex medical conditions)
- Alcohol use disorder and substance use disorder
- Already meeting work requirements for SNAP and/or TANF
- Parent/caregiver of an individual with a disability
- Individuals recently released from incarceration for 90 days post release
- Certain Native American populations
- Short-term hardship waiver (e.g., individuals receiving medical care out of state)
- In early December, CMS issued guidance that exempts individuals who are “medically frail” or who have “special medical needs.”

Current State

- Connecticut authorized to grant coverage retroactively up to 90 days prior to the date of application for medical coverage

Future State

- Effective January 1, 2027
- Limits retroactive coverage to one month prior to application for coverage for HUSKY D; two months for HUSKY A, B, and C

Current State

- No cost sharing in Medicaid

Future State

- Effective October 1, 2028
- States must impose cost sharing not to exceed \$35 per service on HUSKY D enrollees with incomes between 100% – 138% FPL (federal poverty level)
- Out of pocket costs not to exceed 5% of family income cap
- Some services exempt:
 - Primary care
 - Mental health
 - Substance use disorder

Current State

- Individuals who are eligible for HUSKY D must renew their eligibility every 12 months

Future State

- Effective January 1, 2027
- Individuals who are eligible for HUSKY D must renew their eligibility every 6 months

CHANGES TO SNAP

HR 1

Proposal	Implications
<p>Zeroes out funding for the National Education and Obesity Prevention Grant Program (“SNAP-Ed”).</p> <p><i>Effective October 1, 2025. (Sec. 10105)</i></p>	<ul style="list-style-type: none"> • Unlike the House Bill, the Senate version does not also repeal the language authorizing SNAP-Ed • CT receives \$4.6 million in funding annually • DSS contracts with DPH, Hispanic Health Council, and UConn to administer <ul style="list-style-type: none"> ○ Dept. of Allied Health Sciences, ○ College of Agriculture and Natural Resources ○ Neag School of Education
<p>Change to Able Bodied Adults Without Dependents (ABAWD) work requirements.</p> <p><i>Effective upon passage (Sec. 10102)</i></p>	<ul style="list-style-type: none"> • Increases age of individuals subject to requirements to from 54 to 64 • Expands work requirements to include adults with children • Changes the exemption for those with dependent children to only apply to children under 14 (formerly applies for all children under 18) • Removes the exemptions for people who are veterans, experiencing homelessness, under 24 and aged out of foster care at 18 • Limits ABAWD waivers to only be permissible if the area has an unemployment rate > 10% • Removes the ability for states to get waivers based on lack of sufficient jobs
<p>Changes Eligibility for Standard Utility Allowances based on receipt of energy assistance.</p> <p><i>Effective upon passage (Sec. 10103)</i></p>	<ul style="list-style-type: none"> • Limits the SNAP-LIHEAP connection (known as Heat & Eat), to only apply to households with an elderly or disabled member. • Will reduce SNAP benefit levels for thousands of CT households and increase DSS administrative work to verify utility costs.

- The federal government is expanding the **SNAP (food assistance) work requirements**. This means that more people in Connecticut will need to work, volunteer, or be in school/training **at least 20 hours per week (or 80 hours per month)** to keep their SNAP benefits.

Who is Affected?

- You may be subject to these new federal rules if you:
- Are **18–64 years old** (up from 54 under the old rules),
- Do **not** have a child under **14** in your household,
- Are considered **able to work**,
- **Served in the Armed Forces** regardless of discharge status, or
- Were in **foster care at age 18–24**.
- These changes mean that **fewer people will be exempt** from the federal work requirements.

Some People May Still Be Exempt

- You may be **exempt** from these federal rules if you:
- Live with a child under **14**,
- Are **pregnant**,
- Have a **disability** or are caring for someone who cannot take care of themselves,
- Applied for or are getting unemployment, or in drug or alcohol treatment,
- Have applied for SSI

Many immigration statuses will now be ineligible for SNAP

Immigrants granted official humanitarian protections who have long been eligible for SNAP will now lose eligibility, including refugees, asylees, and trafficking survivors (such as T Visa holders).

As of July 4, 2025, to be eligible for SNAP, you must be in one of the following categories:

- U.S. citizens
- U.S. nationals
- Lawful permanent residents (green-card holders)
- Cuban and Haitian entrants
- Compact of Free Association (COFA) migrants
- Data from District of Columbia Government Website

PREPARATION FOR IMPACT TO RESIDENTS

HR 1

Client Profiles

We focused our journey mapping and brainstorming considering the needs of different client profiles, all of whom may struggle to meet new work requirements for their SNAP or Medicaid benefits. While some ideas focus on specific solutions for each profile, many ideas will serve all clients.



Anaya

Anaya is a **28-year-old seasonal worker** who works as a **cook at the local public-school cafeteria**.

Anaya is unsure if she can maintain her eligibility.



Marc

Marc is a **part-time student at a community college**, who is also working **part time as a hair stylist**.

Marc is applying for the first time and is unsure about his eligibility.



Yuki

Yuki was **evicted from his home** and has been living in his car for the last month.

Yuki is homeless and must meet new work requirements for SNAP & Medicaid.



Arjun

Arjun is **43 years old** and works **full-time night shift in manufacturing**.

Arjun can meet new work requirements so long as he doesn't reduce his hours.



Camila

Camila is a **single mother who works part time** and has a **16-year-old daughter**.

Camila must meet new work requirements for SNAP as her daughter is over the age of 14.



Denise

Denise is **61 and was recently laid off** from her career at a local print shop that closed.

Denise is applying for the first time and must meet new work requirements for SNAP & Medicaid.

Note: Other populations who will need to meet new work requirements are not represented in these profiles, such as veterans and people under the age of 24 who aged out of foster care. Additionally, other populations will be categorically ineligible (e.g., many non-citizens).

Challenges in the Application and Renewal Journey

H.R. 1 implementation will introduce new challenges and exacerbate existing challenges that clients and staff face.



PREPARE



APPLY or RENEW



COMPLETE the PROCESS



Client Challenges to Solve For

1. Realizing I need to apply or renew

- Confusion over program changes and new work requirements and what they may mean for me
- Uncertain whether work, school, or community service will keep me eligible

2. Completing an Application or Renewal

- Unaware of what I have to do differently
- Uncertain if what I did was correct
- Getting the help and clear answers that I need

3. Providing Needed Follow-Ups

- Stressed whether I provided what is needed
- Overwhelmed getting additional verifications to give to DSS

4. Receiving an Eligibility Determination

- No longer receiving same day determinations
- Greater confusion and anger for those ineligible



Staff Challenges to Solve For

1. Sending out notices

- Significant increase in questions causing higher call volume and foot traffic
- Time-consuming to get clear answers to clients

2. Supporting form completion

- Significant increase in questions and support needed
- More time spent on verifications means less time available to help clients

3. Reviewing documentation, conducting interviews, requesting documents, sharing determination

- Higher volume of documents and verifications to process
- Increased sense of burnout and feeling overwhelmed
- Higher volume of angry clients

- **Reimagine ways of working** – organize and deploy staff in new ways to expand capacity and increase access for clients
- **Transform the digital experience** – make it easier, clearer, and more equitable for clients to access services through mobile-first, self-service
- **Shape policy with intention** – proactively implement federal policy by pursuing waivers and additional strategies in response to H.R. 1
- **Empower staff with modern tools** – equip DSS staff with tools that allow them to process more information faster and with greater accuracy and free up time to help clients who need it
- **Drive impactful communications** – conduct strategic and proactive outreach to clients that is clear, timely, multilingual, and supportive
- **Engage partners for collective impact** – strengthen collaboration with community partners to extend outreach, reduce churn, and support a more resilient benefits system
- **Continue leveraging data and technology to drive outcomes** – use data proactively to inform smarter decisions, improve performance, and align programs, policies, and operations with strategic agency goals

QUESTIONS?

More information is available on our website at [DSS Benefits and HR 1](#)