

## Know the facts: What we know about Medicaid and work

The issue of requiring certain Medicaid clients to work as a condition of health care coverage has gotten a lot of attention in recent months, nationally and in Connecticut. Here's what we know about the topic.

### Medicaid in CT: Who's covered

Medicaid – known as HUSKY in Connecticut – provides health insurance to low-income children and adults.

As of [November 2016](#), HUSKY covered:

- 284,576 low-income children under 19
- 153,090 low-income parents or caretaker relatives
- 7,747 children involved with the Department of Children and Families
- 6,653 low-income pregnant women
- 92,930 low-income seniors and adults with disabilities
- 208,113 low-income adults without minor children

### Most HUSKY adults work

Data indicate that more than two-thirds of non-disabled, non-elderly adults in HUSKY have jobs.

According to an [analysis by the Kaiser Family Foundation](#), there were 337,000 Connecticut residents enrolled in Medicaid in 2016 who were not elderly and did not receive federal disability payments.

Among those 337,000 people, 70% were employed:

- 47% worked full-time
- 23% worked part-time

Overall, 81% lived in a family with at least one person who worked.

### *Why didn't the others work?*

According to the analysis, among the non-workers:

- 35% said they were ill or disabled (many people who have disabilities don't receive federal disability payments)
- 30% reported they were taking care of someone else
- 22% were attending school

### Where do HUSKY adults work?

According to the [Kaiser Family Foundation analysis](#), in 2016, among those who work,

- 30% work for companies with fewer than 50 employees



- 60% work for companies with more than 100 employees
- 37% work in agriculture or service jobs
- 28% work in education or health
- 19% work in professional or public administration jobs
- 15% work in manufacturing

*The top industry in Connecticut that employs people covered by HUSKY is construction.*

Nationally, the [top industries employing adults covered by Medicaid](#) include restaurant and food services, construction, schools, grocery stores, hospitals, department and discount stores, home health care services, home services (such as pest control, cleaning, and landscaping), nursing homes, and day cares, the Kaiser analysis found.

A 2011 [report](#) by Connecticut's Office of Legislative research identified the top employers of workers who were either covered by HUSKY themselves or whose children were. They were:

- Walmart
- Dunkin Donuts
- Stop and Shop
- McDonald's
- First Student (*bus company*)
- Mohegan Sun Casino
- Companions and Homemakers
- Home Depot
- Care 4 Kids (*state-subsidized program for child care providers*)
- Burger King

### Who in HUSKY works?

- 63 % of HUSKY clients ages 19 to 25 have jobs, compared to 85 % of those 26 to 45, and 53% of those ages 46 and older, according to [the Kaiser analysis](#).

### How much can people earn and still be in HUSKY?

The [income limit](#) for most adults in HUSKY is 138% of the federal poverty level. That translates to \$16,643 per year for an individual. For a family of four, the income limit is \$33,949.

For comparison, a person working 30 hours per week at Connecticut's 2018 minimum wage – \$10.10 per hour – would earn \$15,756 in a year.

### Does Medicaid help people work?

Data on this question isn't available in Connecticut, but a [survey of Ohio adults](#) who gained Medicaid coverage through the Affordable Care Act offered some insight. The survey found that among adults who gained Medicaid coverage:

- 52% of those with jobs said having Medicaid makes it easier to continue working.
- 75% of those without jobs said having Medicaid makes it easier to look for work.

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