

CABHN FEVER

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Tax Season is Around the Corner and Volunteer Income Tax Assistance (VITA) Sites Can Help!

The VITA Program offers free tax help to low-to moderate-income (generally, income of \$39,000 and below) people who cannot prepare their own tax returns. IRS certified volunteers receive training to help prepare basic tax returns in communities across the country. In Connecticut, VITA sites are generally located at community and neighborhood centers, libraries, and schools. In addition to getting your taxes prepared for free, most sites also offer electronic filing (e-filing), which allows you to receive your refund in half the time compared to returns filed on paper.

VITA sites are open from the end of January through early April; most sites are appointment only. To locate a site near you call 2-1-1 Infoline. If you would like to volunteer as a tax

preparer or greeter at a VITA site, please call or email Mary Brunelle at (860) 756-4655 or mary.n.brunelle@irs.gov. Free training on tax software and tax law is provided by area VITA programs.

Don't forget to find out if you qualify for the Earned Income Tax Credit (EITC). Claimants must have a valid Social Security number and meet the following income requirements for 2007:

A taxpayer's total earned income must be at least \$1 and earned income and adjusted gross income (AGI) must both be less than:

*\$12,590 with no qualifying child
(\$14,590 if married, filing jointly)*

*\$33,241 with one qualifying child
(\$35,241 if married, filing jointly)*

*\$37,783 with more than one qualifying child
(\$39,783 if married, filing jointly)*



Countdown to End Homelessness ... Connecticut Point-in-Time Count 2008

Join hundreds of volunteers for 4 hours on Wednesday, January 30, 2008 as we fan out across the state to gather information that will help us end long-term homelessness in Connecticut. Most local communities* plan to conduct their count in the evening between 7:00 p.m. - 11:00 p.m. Please give us a few hours of your time to help us help homeless children and adults in your community.

* Volunteers are needed in the following communities: Litchfield County, Tolland County, Windham County, New Haven and the Northern and Southwestern Suburbs (Hamden down to Milford), Greater Bridgeport (including Bridgeport proper), Hartford Suburbs west of the river (Rocky Hill up to Bloomfield and as far west as Burlington), Middlesex County, and the area between Enfield and Granby.

To volunteer and to find out more, go to www.reachinghome.org *

Change in Rules for DSS Fair Hearings

The Department of Social Services has changed its fair hearing rule to allow for a client to orally withdraw or cancel, *by phone or in person*, his or her request for a fair hearing. **Before now, this could only be done in writing.**

The concern of advocates and clients is that this change provides no paper trail to document that the client actually withdrew the hearing request personally, voluntarily and knowingly.

In response to this concern, DSS will send out a letter to the person who has verbally withdrawn their hearing request. The letter will confirm the request and give that person 10 days to contact DSS to say s/he has changed her/his mind.

The Legal Services community still has concerns about the legality of the use of oral withdrawals and its effect on the Fair Hearing process. Please contact Randi Mezzy of Connecticut Legal Services of Waterbury at 203-756-8074 (ext. 112) if you have experienced any of these situations:

- *You go to a hearing only to find out it has been cancelled.*
- *You've requested a hearing but have had no response from DSS to inform you of the date and time (within 30 days of your request.)*
- *You've received a letter stating you've withdrawn a hearing request when, in fact, you haven't. **

Household Income Inequality in Connecticut



According to newly-released data from the United States Census Bureau, New York and Connecticut lead the nation in household income inequality*, followed by Louisiana, Texas, Alabama, and Mississippi. Connecticut's high-income households—the top 20%—received over half (51.6%) of all the income in the state. The poorest 20% of the households in Connecticut had only 3.3% of all income in the state.

In addition to having the second-most unequal distribution of household income in the country, Connecticut, out of all US states, has had the greatest growth in household income inequality over the past several decades. In a report that is consistent with this finding, the Federal Reserve Bank of Boston found that Stamford-Norwalk, Bridgeport, Waterbury, and Danbury ranked 1st, 3rd, 4th, and 5th, respectively, for the highest growth of income inequality among 250 metropolitan areas throughout the country. Further down the rankings are New Haven-Meriden (which ranked 30th) and Hartford (which ranked 79th). County-level analysis in Connecticut shows that household income inequality varies dramatically from county to county. Fairfield County was the most inequitable county in 2006, followed by Litchfield, Hartford, New Haven, New London, Tolland, Middlesex, and Windham. All counties but Windham County have seen inequality rise since 1990, with both Fairfield and Litchfield counties experiencing greater than a 10%

increase in inequality.

Research shows that income inequality has had negative impacts on health, opportunity, and quality of life. Children who grow up in poverty have poorer health, higher rates of learning disabilities and developmental delays, and poorer school achievement. In addition, recent epidemiological research suggests that income inequality negatively impacts the health outcomes of almost everyone in a community—not just the least well off.

The continued increase in economic inequality is not simply an unfortunate and inevitable trend. Several federal as well as state-level policies are capable of reducing income inequality. Refundable tax credits like the earned income tax credit (EITC) or the child tax credit, for example, can reduce income inequality by providing a wage subsidy to low-income workers. While 22 states have their own EITC and over 20 states have some form of child tax credit, Connecticut currently does not have state-level equivalents to either of these credits. Given the negative and compounding effect that economic inequality can have on a society, Connecticut cannot afford to ignore the growing divide between rich and poor when considering future policy alternatives.

**The Census Bureau measures income inequality using a measure known as the Gini Coefficient, which takes account of how incomes are distributed among the population. For a copy of the report referenced in this article, please go to www.ctkidslink.org*

Submitted by Joachim Hero, Research Fellow—Connecticut Voices for Children. ❁

HeLP Arrives at Hospital of St. Raphael

On October 1, 2007, the Health Law Partnership for Families (HeLP) opened its doors at the Hospital of St. Raphael's Pediatric Primary Care Center. HeLP is a collaboration between New Haven Legal Assistance Association (LAA) and the Hospital of St. Raphael (HSR) in New Haven and is based on the medical legal partnership model first started at Boston Medical Center over fifteen years ago.

HeLP addresses the legal needs of children who are patients at St. Raphael's Pediatric Primary Care Center and are confronting problems involving safe and habitable housing conditions, educational services and accommodations, and healthcare access. Two members of LAA's staff, each teamed with a Yale Law School student, have office hours at the hospital twice a week. The advocates are working with members of the pediatric healthcare team to address legal problems that manifest as health symptoms. In its first month, HeLP's clients have included a young boy whose worsening asthma appears to be aggravated by the mold in his apartment; a pre-teen whose complex medical problems have made it difficult for her to enroll in school; and a severely disabled teenager who does not have insurance, and is facing a utility shutoff.

Referrals can be made by any member of the HSR healthcare team. HeLP conducts initial intake on these cases and will provide a spectrum of services depending on the case. To learn more about this program, please contact HeLP at 203-789-6226.❁

Charter Oak Health Care Plan Update



In the recent legislative session, the Department of Social Services (DSS) was mandated to develop the Charter Oak Health Care Plan, an affordable health insurance plan for Connecticut residents who are not eligible for coverage under federal or state health care plans (HUSKY, Medicaid, SAGA or Medicare) and are not covered by employer plans. About 350,000 Connecticut

residents lacked health insurance for some period of last year, according to the Connecticut Office of Health Care Access.

Commissioner Michael Starkowski recently informed the Medicaid Managed Care Council of DSS's progress on this initiative. Commissioner Starkowski indicated that current plans include:

- *making the plan available to participants by July 1, 2008*
- *combining the managed care organization contracts for HUSKY A and B with the contract for Charter Oak*
- *covering adults who are not eligible for public programs and have been without insurance for at least six months*
- *limiting the total premium paid by participants to \$250 per month for an individual*
- *basing benefits on a commercial model (more limited than Medicaid) with deductibles, co-pays, and coinsurance*
- *providing a sliding scale subsidy for people with incomes less than 300% of the federal poverty level*
- *carving out behavioral health care and drug coverage, with DSS, rather than the managed care agencies, managing those benefits.*

Detailed information about what this plan will offer is not yet available. Advocates are concerned that the limits on benefits and coverage may limit the effectiveness of this plan for many uninsured adults in Connecticut. There is also concern

that the administration and benefits available under the HUSKY program might be affected as the Charter Oak Plan is developed and implemented. There will be a public hearing on the plan on December 5 at 1:00 pm in Room 2C of the Legislative Office Building. *

DECD Offers Public Forums



The Department of Economic and Community Development (DECD) is hosting 10 regional forums to provide an opportunity for public input as DECD develops a strategic development plan for the state.

Lend your voice at these regional forums! It's a chance to make sure that the need for education and training and affordable housing for workers and future workers is considered as the plan is developed.

(See DECD Forums pg. 4)

Husky Administrative Changes

The HUSKY health care program is undergoing major administrative changes. Effective December 1, Governor Rell has ordered the termination of many managed care responsibilities for the four HUSKY health plans—Anthem, Health Net, Community Health Network, and WellCare. However, the Department of Social Services (DSS) plans to contract with the managed care organizations to continue to carry out membership services and other administrative duties. DSS will be responsible for authorizations for coverage, payment levels for individual medical providers, and other functions related to determining the level of health care provided in the program. The hope is that these changes will not affect the delivery of health care to HUSKY participants. Eligibility rules and benefits remain unchanged. The Governor's decision was prompted by the refusal of two of the managed care organizations to comply with Freedom of Information law requirements that they disclose the rates that they pay to providers.

If you are a HUSKY participant and experience problems getting health care, contact Statewide Legal Services at 1-800-453-3320 for assistance. More information on transition plans should be available by mid-December. Check the LARCC website (www.larcc.org) for updates.



Would you like to receive your copy of CABHN Fever electronically? Please let us know by sending an email to mail@larcc.org

DECD Forums (Continued from pg. 3)

The plan is required by Public Act 07-239, An Act Concerning Responsible Growth. Key areas to be studied include: **transportation**, technology transfer, brownfield remediation and redevelopment, business regulation, **labor force quality and sustainability**, cost of doing business, affordable and work force **housing**, land use policy, taxation, availability of capital and energy costs and supply.

Locations & Dates of Forums

Thursday, 12/13/2007
5:00–8:00 pm
Western CT State Univ. - Ballroom, Westside Campus Center –Danbury
www.wcsu.edu/campustour/directions.asp

Thursday, 1/3/2008
5:00–8:00 pm
Naugatuck Valley Comm. College - Mainstage Theatre, Fine Arts Ctr Bldg.

Waterbury
www.nvctc.commnet.edu/welcome/maps.s

Tuesday, 1/8/2008
5:00–8:00 pm
Southern CT State Univ. - Michael J. Adanti Student Center Theater (Bldg. 14) - New Haven
www.southernct.edu/aboutscsu/map/

Thursday, 1/10/2008
5:00–8:00 pm
Univ. of Bridgeport - Littlefield Recital Hall, Arnold Bernhard Arts & Humanities Center -Bridgeport
www.bridgeport.edu/pages/3235.asp

Thursday, 1/17/2008
5:00–8:00 pm
Legislative Office Building - Room 2C - Hartford
www.cga.ct.gov/capitol tours/directions.htm

Tuesday, 1/22/2008
5:00–8:00 pm
UConn Stamford - Genre Auditorium - Stamford
www.stamford.uconn.edu/maps.htm

CABHN Meetings

Upcoming Meeting

**CABHN/FESN
Meeting
Friday, December 14
9:30-11:30 am**

Community Renewal Team (CRT)
555 Windsor St., Hartford

Guest Speaker:
OPM Secretary Genuario
&
Presentation on Volunteer
Income Tax Assistance (VITA)
Sites & Services

The Connecticut Alliance for Basic Human Needs (CABHN) is a statewide network of individuals, community groups and organizations which supports and promotes advocacy on low-income issues. For more information, please call (860) 278-5688.

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