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CABHN FEVER

New Consumer Law Hotline For Seniors



CLS's Consumer Law Project for Elders (CLPE) announces the opening of its new consumer law hotline for seniors 60 and older! This program is designed to help seniors solve consumer law problems that deplete seniors' finances, and often result in a loss of independence.

The project will provide advice and representation for seniors with:

- ✓ overwhelming credit card debt
- ✓ medical debt
- ✓ credit repair issues
- ✓ credit discrimination
- ✓ abusive and harassing debt collection practices; and identity theft

The Hotline will be open Mon., Wed., and Fri. from 1 pm to 4 pm. The telephone number is 1-800-296-1467. Bi-lingual staff are available to speak with Spanish speaking callers. ❖

Keeping Your Utilities ON



Are you worried about a utility shut off this spring? Are you facing utility payments that you simply can't afford? Statewide Legal Services (SLS) may be able to help you. Once again SLS is offering a Utility Day where legal services advocates will try to come up with a workable payment agreement for both you and the utility company.

The next Utility Day will be in Hartford on **Saturday, May 3 from 9 to 12** at the South Congregational Church on 277 Main Street, Hartford. Please bring your utility bills, proof of income, and rent receipts with you. Have questions? Call Statewide Legal Services at 1-800-453-3320. ❖

Seeking Reform at Hospitals: The Hospital Debt Justice Project

The Connecticut Center for a New Economy (CCNE), a statewide non-profit organization that organizes for socio-economic equality, recently released a report called "Uncharitable Care: Yale-New Haven Hospital's Charity Care and Collections Practices". The report describes the aggressive debt collections practices used by Yale-New Haven Hospital to collect from poor, uninsured and under-insured patients. According to the CCNE report, Yale-New Haven Hospital filed 136 liens on homes in 2001, over 420 civil collections lawsuits in 2002, and thousands of additional small claims lawsuits. At the same time, the hospital received millions worth of state subsidies and tax exemptions for the purpose of charity care. Also, the hospital has \$37 million worth of "free bed funds" that it must use to care for the uninsured.

Non-profit urban teaching hospitals, such as Yale-New Haven Hospital, are relied upon as a health-care "safety-net" for the poor and uninsured. This is especially the case in New Haven, where uninsured and under-insured residents are relying on Yale-New Haven Hospital's emergency room for their basic health care. Patients receiving health care in a hospital are charged more than they would be at a doctor's office. In addition, hospitals may charge the uninsured more than they charge insurance companies for the same procedures, as much as 45% more!

What can you do? CCNE has formed the Hospital Debt Justice Project. The Hospital Debt Justice Project recognizes the involuntary nature of hospital debt and the tremendous burden of debt it places on minorities and the working poor, who disproportionately make up Connecticut's uninsured population. If

you have debt with Yale-New Haven Hospital or Yale School of Medicine, call the hotline at 1-800-478-0635 or 203-777-9880. If you would like to be more involved with the Hospital Debt Justice Project coalition or if to you would like a copy of the report visit www.ctneweconomy.org or you can contact CCNE at 203-785-9494. They can be reached by e-mail at debtjustice@ctneweconomy.org.

Legislation that addresses hospital debt practices has been introduced in CT's General Assembly. See p. 3, SB568. ❖

Extreme Poverty on the Rise in State

The Center for Population Research at the University of Connecticut came out with a preliminary report in April 2003 on poverty and the number of "extremely poor" people in Connecticut. **Extreme Poverty** is described as a household income below 50% of federal poverty level. A few facts from the report:

The number of people in extreme poverty in CT rose by a staggering 38% between 1989 and 1999, compared to a 9% increase across the country.

In Manchester that number tripled during the 90's, and in several towns, including Newington, Danbury, and Middletown this figure doubled.

Connecticut as a whole had a relatively small number of people living in extreme poverty, only 4%, while Hartford's population living in extreme poverty grew by 8% or 18,200 people.

A complete "State of the State Report" by The Center for Population Research is scheduled to be released in late May or early June. Much of the data in this report was taken from figures in the 1990 and 2000 U.S. Census Report.

If you would like more information, you can contact Orlando Rodriguez at: orlando.rodriguez@uconn.edu ❖

Living Wage Continues to Move Forward

House Bill 5383, An Act Concerning Living Wages, has passed through two committees and may make it to the floor of the House of Representatives this year. The Living Wage has been described as "a state or jurisdiction attaching job quality standards to economic development efforts". It is defined in HB 5383 as the "standard wage in any given industry."




Here's how the system would work: Company XYZ, Inc. wants to locate a facility in New England. They approach the Connecticut Department of Economic Development (DECD) and ask what types of incentives the state can offer to encourage this venture. The state offers this XYZ, Inc. a tax credit package in the amount of \$20 million, on the condition that this company create a specific number of jobs for Connecticut residents and pay its employees a "living wage" as described in HB 5383.

Using the Standard Wage calculation as a benchmark is the most flexible approach to job quality standards. It does not set a single floor for wages. Instead, it gives rates for different types of employment and realizes that rates will differ in different parts of the state. A Living Wage law would guarantee that companies who receive tax incentives from state government pay workers a decent, quality wage. For more information about HB 5383 or the Living Wage please contact Liz Conklin at Citizens for Economic Opportunity at 860-674-0143.❖

There is Help for Low Income Students

The Sallie Mae Fund (<http://www.thesalliemafund.org/>) has announced the creation of a \$1 million Unmet Need Scholarship Program to help low-income students overcome financial barriers and meet the cost of college.

The Salvation Army - A Variety of Summer Camp Opportunities for Young & Old

-  The Salvation Army is offering a Summer Youth Camp in Ashford, CT from July 1 - August 22. It is a seven day residential camp for children 7-11 years and scholarships are available. Please call 860-543-8400.
-  The Salvation Army also offers CONNRI Lodge Summer Adult Retreats, five day respite for adults over 50 years. The cost is \$185 per person and accommodation, meals and recreation are included in modern, motel-like facility in Ashford, CT. Scholarships may be available.
-  The Salvation Army sponsors a Grandfamilies Respite Camp August 5 - 11. Custodial Grandparents stay in CONNRI Lodge, while grandkin (ages 7-11) participate in Youth Camp on site at Camp CONNRI in Ashford, CT. Special workshops and entertainment provided. Scholarships are available. Call 860-543-8400 for more information. It's not too early!

The program will supplement financial aid packages for low-income undergraduate students by providing grants of up to \$3,800 to cover financial need not met through typical financial aid channels, including grants, federal work study, loans, and other scholarships.

Student applicants must meet all of the following criteria:

- demonstrate unmet financial need of more than \$1,000 before loans;
- have a combined family income of \$30,000 or less; and
- have a cumulative grade-point average between 2.5 and 3.0 (on a 4.0 scale), or the equivalent.

The new scholarship program is part of Project Access, a three-year, \$15 million commitment by the Fund to improve access to higher education by targeting under-served populations with information, resources, and scholarship dollars. Scholarship America will administer the Unmet Need Scholarship Program as part of the Project Access initiative.

Deadline is May 31, 2003 for Fall 2003 enrollment. Scholarship guidelines and application forms are available at the Sallie Mae Fund Web site: <http://www.thesalliemafund.org>❖

More Education Means More Earnings For Former Welfare Recipients

Women making the transition from welfare to work tend to be more financially successful if they receive a credential – such as a high school diploma, General Equivalency Diploma (GED) or occupational training certificate according to a study released by the Chicago Commons Employment Training Center (ETC). The findings suggest that current and proposed welfare policies restricting access to education and training may limit the number of women who can achieve livable family-supporting wages.

The study found that graduates of the Chicago Commons ETC who attained a GED earned 35 percent more than those without a GED. Furthermore, graduates who completed an industry-specific training program earned 80 percent more than those without a GED.

A copy of the study can be obtained by contacting Dan Valliere at 773-826-4645.

The study was performed by researchers from the University of Illinois Center for Urban Economic Development.❖



Legislative Update



Although specific bills may not make it through the Appropriations Committee, that does not necessarily mean that the idea cannot live on in other legislation. To track the status of these bills, you can go to the General Assembly's web site at www.cga.state.ct.us and type in the bill number where indicated.

SB 685 AN ACT CONCERNING RESTORATION OF MEDICAL SERVICES PREVIOUSLY AVAILABLE UNDER MEDICAID AND STATE ADMINISTERED GENERAL ASSISTANCE PROGRAMS.

Restores "other practitioner" services under the Medical Program and home health, vision and "other practitioners" services under the SAGA program to the list of available services.

Awaiting action in the Appropriations Committee. Joint Favorable (JF) Vote from Human Services (HS) Committee to Floor - Referred by Senate to Appropriations Committee

SB 1010 AN ACT CONCERNING STATE ASSISTANCE TO LEGAL IMMIGRANTS.

Requires that new applicants who are legal immigrants continue to be accepted into state funded benefits under TFA, SAGA cash and medical, home care and food stamps after June 30, 2003. Also removes the current six-month residency requirement for new applicants who did not become eligible for the programs before July 1, 1997 (or April 1, 1998 for food stamps).

Awaiting action by the Appropriations Committee

HB 5474 AN ACT CONCERNING REVISIONS TO THE HUSKY PLAN.

Restores HUSKY A coverage for

parents to 150% of FPL and restores continuous eligibility for children in Husky A.

Awaiting action in Appropriations Committee.

SB 1104 AN ACT CONCERNING PRIMARY CARE CASE MANAGEMENT.

Requires DSS to establish a pilot program of primary care case management for persons eligible for Medicaid, HUSKY B and state-administered general assistance.

Awaiting action by Senate.

SB 521 AN ACT CONCERNING THE STATE-WIDE DENTAL PLAN.

Ensures that the state-wide dental program plan proposed by the Department of Social Services and the office of the State Comptroller is subject to a public review process prior to implementation.

Awaiting action by Public Health Committee.

SB 745 AN ACT CONCERNING EDUCATION AND OUTREACH EFFORTS TO INDIVIDUALS RECEIVING TEMPORARY FAMILY ASSISTANCE (*name does not reflect content)

1) increases from two to three the number of "good faith effort" extensions to the 21-month TFA time limit 2) increases DSS' Child Care Assistance Program income limit for working families transitioning off TFA from 55% to 75% of the statewide median and 3) requires DSS to provide certain information to families applying for and receiving TFA benefits.

Awaiting action by Appropriations Committee

HB 5479 AN ACT PROVIDING APPROPRIATIONS TO MAINTAIN OPEN ENROLLMENT IN THE CHILD CARE CERTIFICATE PROGRAM.

Provides adequate appropriations to DSS to maintain open enrollment in the

Child Care Certificate Program for families earning below 50% of the states median income, and eliminate the current waiting list of individuals seeking to enroll in the program.

Awaiting action by Appropriations Committee.

HB 5865 - AN ACT CONCERNING REVISIONS TO THE TEMPORARY FAMILY ASSISTANCE PROGRAM.

Improves the temporary family assistance program by: (1) providing an assessment of barriers to employment to all program applicants; (2) provide benefit recipients with greater opportunity to satisfy the work requirements through completion of educational and vocational training programs; and (3) provide benefit recipients with administrative assistance in the establishment of savings accounts.

Awaiting action in Appropriations Committee.

SB 568. AN ACT CONCERNING HOSPITAL BILLING PRACTICES.

Addresses hospital debt practices. Would lower the interest on hospital debt, protect homes and savings from seizure and require more detailed reporting and disclosure regarding free care.

Awaiting action in the Senate. ♦



Table with 2 columns: House Democrats (1-800-842-8267), House Republicans (1-800-842-8270), Senate Democrats (1-800-842-1420), Senate Republicans (1-800-842-1421), Governor's Office (1-800-406-1527)

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Spring cleaning? Your castoff may be someone else's treasure! Call the Windham ACCESS Agency Household Good Donation Program at 860-450-7400. Lend a helping hand and donate your treasures today.

Save The Date:



The CT Working Families Party 1st Annual Awards Banquet

When? Friday, June 6th, 6:30pm

Where? Machinists Union Hall, 357 Main Street, East Hartford

Keynote Speaker: Jim Hightower

Jim Hightower is a nationally known radio commentator, writer, public speaker, and author of *If the Gods Had Meant Us To Vote They Would Have Given Us Candidates*. Twice elected as Texas Agriculture Commissioner, Hightower believes that the true political spectrum is not right to left, but top to bottom, and he has become a leading national voice for the 80% of the public who no longer find themselves within shouting distance of the Washington and Wall Street powers at the top.

Award Recipients are Sal Luciano, Executive Director of AFSCME Council

4, State Rep. Bruce "Zeke" Zelaski, and "Save Killingly" – the grassroots group that fought Wal-Mart and won.

Tickets are \$50 per person. For more information call Working Families at (860)523-1699, or e-mail:

_jgreen@workingfamiliesparty.org ❖

Working Together... we can find a better way!

We hope *CABHN Fever* has helped you stay informed. Join CABHN today for \$30* and receive a copy of **Mapping Change**, the latest summary of changes affecting low-income people.

Yes, let's work together!

Send your donation today!

Make check payable to CABHN and send to 80 Jefferson St., Hartford, CT 06106

*plus \$3 shipping/handling
Donations are not tax-deductable.

CABHN Meetings held 2nd Friday of the month

10 - Noon

May 9th

ACCESS Agency
1315 Main St., Willimantic

Topics:

✓ *Groups Working for Social and Economic Change in Eastern CT and How YOU can get Involved!*

**STARTING JUNE 6th
NEW DATE & TIME!
1st Friday of Month at
9:30AM**

Friday, June 6th at CRT

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.

Legal Assistance Resource Center of CT and CABHN (Connecticut Alliance for Basic Human Needs)
80 Jefferson Street
Hartford, CT 06106

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