

Healthcare Information

The Health person is responsible for coordinating medical care for the refugees. All refugees are eligible for HUSKY insurance (provided that they are income-qualified when they apply). If a refugee receives medical care before their HUSKY insurance has been activated (e.g., an emergency department visit upon arrival), eligibility needs to be back-dated at DSS to reflect coverage when service was provided.

HUSKY insurance in Connecticut covers all refugees based on parameters such as marital status, family size, and income. An overview of HUSKY insurance plans can be accessed here <http://www.ct.gov/dss/cwp/view.asp?a=2345&q=490624>.

If a refugee requires immediate medical care at any time before s/he has applied for or received their HUSKY ConnectCard, s/he is free to visit a HUSKY-accepting doctor or urgent care facility, if necessary, or the emergency department (ED) to receive care. Urgent care facilities should be identified prior to the refugees' arrival to confirm that they will treat a HUSKY patient who does not yet have her/his HUSKY ConnectCard. It is best to have done this work ahead of time in advance of any possible emergency situation. ED's are required to treat all patients regardless of insurance status. **They are nominally insured when they enter the US and will be covered retroactively (i.e., through back-dating at DSS) once HUSKY insurance is established.**

The Health person is responsible for scheduling a federally mandated **Refugee Health Assessment (RHA)** for each family member, preferably within the first month of arrival. Due to excess capacity issues among providers serving New Haven-based clients who visit the Yale-New Haven Primary Care Center, we now require all cosponsors to arrange for their family's RHAs through **HUSKY-accepting local physicians or community health centers**, who must adhere exactly to the medical protocols required by the Connecticut Department of Public Health (DPH). Once the RHAs are completed and the results catalogued on the state RHA forms, they are to be returned to your case manager by mail or email/PDF so that s/he may submit the paperwork to DPH.

An example of an RHA form is posted on the Co-Sponsor Portal platform, along with the clinical guidelines to be followed by the physician conducting the RHA. If your healthcare provider has questions about RHA protocols, we can direct them to physicians at Yale New Haven Primary Care Center and the UCONN Medical Center in Farmington, who have generously offered to remotely coach physicians around the state.

The RHA will likely require two appointments, where blood work and titers tests are conducted to prepare for immunizations at the next appointment. Most vaccines will require a second course a month later. *Refugees need to be encouraged to communicate effectively with providers, as in many of their cultures they are uncomfortable asking questions and do not understand how to take control of their health and healthcare needs.* For that reason, it is strongly recommended that you make sure interpreters are available at your local healthcare provider. As a matter of federal law, healthcare providers receiving Medicaid funds are required to provide interpretation during appointments. UCONN Medical Center and other hospital-based or community health center-based providers are the most likely to both have the ability to conduct RHAs and have interpreters available.

It is highly recommended that you begin the process of finding HUSKY-accepting primary and specialty care providers who provide interpreters that may require placement on a waiting list.

Sometimes refugees arrive with or develop health conditions that require frequently scheduled doctor visits. The health person and the transportation person will need good communication to be sure appointments are scheduled and kept.

Handling Bills for Delivery of Healthcare and/or Prescriptions prior to HUSKY

Many clients receive prescriptions at the refugee clinic, and many have not yet received their insurance cards. If a person receives a prescription, it can be filled at any pharmacy that accepts their insurance as long as s/he has an insurance card. It is recommended to ask the client for it as it can easily get lost.

Once your refugee family has received their HUSKY ConnectCards, they will present them at doctors' offices for appointments and pharmacies for prescriptions. Most major pharmacies accept HUSKY insurance for most prescriptions. As mentioned earlier, it is important to confirm that any healthcare provider to be visited by your refugee family accepts HUSKY insurance and/or covers their medications. If a certain medication is not covered by HUSKY, you should first contact the doctor and ask if there is a similar covered medication. If not, some research of pharmacies in your area will be required, during which you should inquire about discounts. Over-the-counter medications are not covered by HUSKY.

Claiming Prescriptions and Healthcare Delivered Prior to HUSKY

If a prescription must be filled before the refugees possess their ConnectCards, and/or if urgent healthcare needs arise prior to the refugee family's RHAs, you are encouraged to take a refugee family member to a HUSKY-accepting doctor/urgent care facility, or the emergency room. Once your family visits DSS, they will be given an eligibility letter that verifies application for HUSKY coverage. *This is not necessarily accepted as proof of insurance by healthcare providers or pharmacies, despite what the letter claims.* Thus, if you visit a HUSKY-accepting doctor/urgent care facility or an emergency room, the refugee patient will receive a bill. When the refugee receives the bill, you will need to call the billing office with the patient present so that s/he can verbally authorize you to speak on her/his behalf. Once the situation is described and the refugee's coverage has been verified, HUSKY will process the claim so that the refugee is not responsible for expenses associated with healthcare or prescriptions delivered prior to activation of HUSKY coverage. *Bear in mind that financial responsibility for such a claim is only absolved if HUSKY covers services and/or prescriptions delivered prior to proof of coverage.*

Once the refugee family receives their HUSKY ConnectCards, their insurance coverage is activated.

Dental Work

Many refugees arrive in need of serious dental work. You will need to locate a dentist who accepts HUSKY insurance and/or provides pro bono services and/or interpreters.