



The Progress Report



Issue 7 · Spring 2007

Parent Empowerment Workshops Brought to Connecticut's 4 Largest Cities

All too often, urban Connecticut school parents are stretched for time, stressed to make ends meet and frustrated with their inability to ensure a quality public school education for their children. In many cases parents are confused by school communications about options their children may have under the federal No Child Left Behind (NCLB) law and bitter when some of those options prove to be a mirage. Busy parents are frequently unaware of the free tutoring options (Supplemental Education Services, or "SES") provided by NCLB, while the paucity of slots available for students to



Bridgeport parents devote a Saturday to learn how to become better advocates for their schoolchildren

transfer from failing to better-performing schools renders the "right" to such transfers meaningless.

As an outgrowth of Connecticut Appleseed's participation in the national Appleseed report "*It Takes a Parent: Transforming Education in the Wake of the NCLB*", we are working this Spring with Connecticut Coalition for Achievement Now ("ConnCAN"), Connecticut NAACP and the Lawyers Committee for Civil Rights to hold a series of Parent Empowerment Workshops. In planning the workshops, Connecticut Appleseed and our partners felt that it was important to offer

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Battle for Children's Dental Medicaid Access Reaches Final Stages

After a seemingly-successful 2006 legislative resolution to this issue was undermined by unproductive negotiations with the Rell Administration to settle the 7-year old *Carr v. Wilson-Coker* class action lawsuit, two-thirds of the children whose families receive dental coverage through Medicaid have still not been receiving *any* dental care. As a result, this Spring Connecticut Appleseed and 7 other collaborating organizations revived our efforts to bring legislators' attention to the oral health needs of disadvantaged children.

The good news is that the Appropriations Committee agreed this April to allocate \$20 million to raise the reimbursement rate for dentists willing to participate in the Medicaid

program. However, because Governor Rell's proposed budget did not include similar funds, trench warfare may continue into the first week of June, when budget negotiators from the legislature and the Administration must reach final budget decisions. While the \$20 million looks likely to survive that process, looming still is the "implementer bill" which puts the state budget into effect. The "implementer" is indeed where the "devil lies in the details".

Down to the Wire for a Second Year in a Row

Appleseed and our collaborators are hard at work this May and June to ensure that victory doesn't

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Mission Statement

Our Mission is to develop solutions for the causes, rather than the symptoms, of our state's social problems. We will deploy volunteer lawyers and other professionals to achieve systemic changes through legal and legislative advocacy, negotiation, education and other initiatives.



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Board Member Profile: *David A. Reif*

A coach's dream is the "walk-on", the youngster who comes up to him or her on the sidelines seemingly out of nowhere, humbly asks for a chance to join the team, then evolves into one of the team's biggest stars. When Board member and Quinnipiac School of Law Dean Brad Saxton mentioned that a Hartford lawyer had approached him and expressed interest in Connecticut Appleseed, we had no idea how lucky we were that this attorney would be McCarter & English partner Dave Reif.

But at that particular juncture, our Governance Committee had established a temporary moratorium on Board nominations to allow time for developing several overdue policies. After more than a few months passed, remarkably, Dave buttonholed Brad a second time at a CT Bar Association event to reiterate his interest. When Brad reported back to the Board that "this attorney is really excited about Appleseed", the Governance team responded by promptly bringing his nomination forward.

Connecticut Appleseed has been counting its lucky stars ever since. Then-Chair of our Dental Access and Governance committees Peter Libassi astutely and immediately recruited Dave to join both of his committees. Peter was eager for a committee member who could represent the viewpoint of large firm attorneys and provide feedback on our legislative strategy to improve oral health access for poor children. After Dave capably led the Board's subcommittee tasked with developing a Long-Range Funding Plan, Board Chair Marty Budd didn't waste a minute in recruiting Dave to head our Budget and Auditing Committee. Dave stepped right up. So, when Executive Director Bob Kettle started looking last fall for a Board member to lead our newly-created Education Committee, he had only one person seriously in mind. Dave graciously accepted the additional responsibilities and immediately shared

his own list of educational contacts with Education Policy Associate Claire Howard.

Dave Reif seems to understand exactly what Appleseed needs, then delivers it. It may be because his McCarter & English partner (Newark, NJ office) David Broderick served as Board Chair for the New Jersey Appleseed Center. Whatever the reason, McCarter's Hartford office provided pro bono legal help in late 2005 for our No Child Left Behind project interviews when Bob Kettle was struggling to find volunteers. In mid-2006 McCarter delivered yet again on a request for help by volunteering 2 pro bono attorneys to assist Executive Director Elaine Zimmerman of the Connecticut Commission on Children.

And now, over the summer, McCarter's Hartford office has promised two summer interns to assist Education Policy Associate Claire Howard in developing white papers on a series of education subjects like suspension policies that greatly concern parents. True to form, we didn't even have to formally ask for their help. Remarkably, McCarter & English's full-time pro bono coordinator Elise Collins approached us to ask where CT Appleseed might welcome assistance. Truthfully, we couldn't ask for more from a Board member or from his firm: Dave's and McCarter & English's incredible contributions to our organization just continue to grow.



NEW PROJECT LAUNCH: Expanding Immigrants' Access to Financial Services

Immigrant communities in our state need help with integration into the mainstream financial system as a first step in moving up the economic ladder. Immigrants that learn the value of developing a banking history and a good credit rating become more capable of obtaining loans, starting businesses, pursuing an education and acquiring cars and homes. Establishing credit – consumer, small business, and student loans – is a key but challenging hurdle in the process of asset-building. That's where Connecticut Appleseed is stepping in to help.

Immigrants contribute immensely to the Connecticut economy and their success in asset-building is good news for all our residents. But at present, too many immigrants cash their paychecks in check-cashing stores that charge high fees, while those lacking bank accounts are disproportionately the victims of robberies. Immigrants need help avoiding predatory and other high-cost financial services so that they can save, access credit, and build assets.

But for this project's goal to be realized, banks that may want to reach new immigrant communities must become comfortable with managing the related credit risk. Many banks need education about what their peers are doing to help them realize that reaching and serving new immigrant markets can be done safely and profitably. While banks have a business driver to serve immigrant families, their awareness may need to be raised.

A Proven Track Record in the Appleseed Network

Fortunately, the Appleseed network has been hard at work for 4 years on bringing Latino immigrants into the mainstream financial system and has found the banking community to be quite receptive to this issue. Chicago, Nebraska, and Texas Appleseed have produced reports on surveys they conducted about bank services targeted to immigrant consumers, while Georgia Appleseed held a forum that helped 50 bank representatives understand and identify regulatory issues connected with serving new immigrant communities. Alabama Appleseed developed a financial education curriculum adapted from other sources to reach local immigrant communities. These Appleseed Centers have distributed over 200,000 brochures through community-based organizations and other vehicles to immigrant consumers who are new to the banking system – brochures that are available for our use.

We are thrilled that Robert M. Taylor III of Day Pitney LLP, who was recently elected to our Board of Directors, has agreed to spearhead this project. As Leader of Day Pitney's Financial Services Regulation Practice Group, Rob advises banks, thrift institutions, insurance companies and their holding companies on all aspects of the state and federal laws governing their activities. As one of Connecticut's leading banking attorneys, he is uniquely positioned to engage the Connecticut Department of Banking and members of the Connecticut Bankers Association in this project. He is that unique attorney who can tap the self-interest of Connecticut's banks and motivate prospective pro bono lawyers.

The Project's Implementation Will Include:

- 1) Disseminating financial education materials that give immigrants the tools to make better financial decisions.
- 2) Working with banks to develop new products, services and delivery channels that will better reach and fairly serve target immigrant communities.
- 3) Forming an advisory committee to learn how best to assist the working-poor and underserved communities, collaborating where possible with groups already serving the immigrant communities.
- 4) "Fair Exchange" – Appleseed has worked for years to encourage the use of an immigrant's history of sending remittances "home" as a demonstration of credit worthiness. Since there is a serious lack of transparency in the remittance transfer market, Appleseed Centers are moving forward with a "Fair Exchange" idea that would reward good actors in the remittance market that comply with a set of standards around transparent pricing and exchange rate disclosure.

Fair Exchange is a consumer branding initiative, similar to sweatshop-free labor, that will allow consumers to make more informed choices about their remittance options. Since remitters – like all consumers – need an easy way to compare prices, Fair Exchange aims to guarantee that immigrants can make an apples-to-apples comparison among remittance providers.

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programs that give parents an opportunity to connect to local educational resources and provide tools that would help them to feel more comfortable in advocating on their child's behalf.

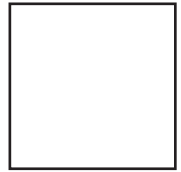
The first workshop was held in Bridgeport on Saturday, April 28, from 10am to 2pm at Central High School, followed by a second in Waterbury on Saturday, May 5 at Slocum School Day Care. Workshops will also be held in Hartford on Saturday, May 19 (also from 10am to 2pm) at the Learning Corridor and in

Hamden on Thursday, June 7 from 5-8pm at Keefe Community Center. Each session features presentations that walk parents through a guidebook on NCLB and explain their related rights that were created by cooperation of all the partnering organizations. Through structured breakout group discussions, the workshops are intended to inform and train parents on:

- What NCLB means for them
- What they can do about teacher quality
- How to have a voice in school improvement plans
- How to secure Supplemental Educational Services for their child
- Tools for closing the discipline gap in schools

- Understanding and closing the achievement gap

An immediate benefit from a Parent Empowerment Workshop on April 18 in Bridgeport was improved awareness. While more than 80% of the participating parents responded that they had never used the free SES tutoring options available under NCLB, roughly 2/3 of the survey respondents indicated that they plan to utilize that option in the future. Further, more than 80% of responding parents said that they were leaving the Bridgeport workshop with specific actions in mind – such as pursuing a change in the school their child attends – to take on their children's behalf.



A PART OF THE APPLESEED NETWORK

Appleseed, a non-partisan and non-profit organization, is a network of public interest law Centers working to identify and address injustices in their communities. Appleseed works to build a just society through education, legal advocacy, community activism and policy expertise, addressing root causes and producing practical solutions. As one of the nation's largest legal pro bono networks, Appleseed Centers work both independently and collectively, bringing their own experiences to create local solutions that are nationally relevant. We connect the top private practice lawyers, corporate counsel, law schools, civic leaders, and other professionals to tackle problems locally, at their root cause.

Children's Dental Medicaid Access

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slip away for a second time – either in closed-door budget negotiations or because the implementer bill lacks specific and critical language concerning the dental reimbursement rate. We learned all too well in 2006 that "it's not over 'till it's over".

Close attention to both budgetary steps is needed to improve access to oral health care for Medicaid children through fair and reasonable dental payments.

What It Will Take to Motivate Dentists

The primary reason that only about 5% of dentists in Connecticut provide significant levels of care to Medicaid children is that Connecticut's dental Medicaid reimbursement rates have not been raised since 1993. Raising the reimbursement rate by 50% would not even keep pace with the intervening inflation.

The CT State Dental Association has said clearly that increasing the reimbursement rate to the 70th percentile is required to motivate

substantial numbers of Connecticut's private practice dentists to participate in the Medicaid program. In fact, raising reimbursements to the "70th percentile level" would activate pledges received from almost 400 state dentists to treat Medicaid children. A lesser increase may accomplish next to nothing. The nine other states (Alabama, Delaware, Georgia, Indiana, Michigan, Nebraska, North Carolina, South Carolina and Tennessee) that have successfully prompted significant increases in the numbers of dental providers who treat Medicaid children all raised reimbursements to near or just below the local "market rate".

Language in the Implementer Bill is the Key

Without specific language in the budget's "implementer bill" setting rates at or near the 70th percentile, the CT Department of Social Services could still have the latitude to set rates at a lower level, one that may fail to motivate the dentists. That is why Connecticut Appleseed and our collaborators are emphasizing to legislative and Administration budget negotiators

that they need to raise Medicaid dental reimbursement rates to a level that will successfully motivate more dental providers to participate in the Medicaid program.

While Connecticut is our country's wealthiest state, emergency room physicians and dentists at non-profit clinics in our state routinely see children in great pain, with multiple rotting teeth. Treating dental emergencies in hospital emergency rooms – which is paid for by Medicaid – costs vastly more than would preventive treatment in dental offices. The time has come for the Rell Administration to acknowledge that an annual \$20 million for substantially higher dental reimbursements is in fact a cost-effective way to minimize state Medicaid expenditures.