

Connecticut Partnership for Long-Term Care

Description:

The Connecticut Partnership for Long-Term Care is a State of Connecticut program conducted in cooperation with the private insurance industry to help Connecticut residents finance future long-term care without risk of impoverishment. The Department of Social Services, Aging Services Division offers free publications, counseling and public-information programs to provide unbiased information to help people make decisions about financing long term care. Trained volunteers are available to meet personally with individuals to help them discuss long-term care planning and evaluate long-term care insurance policies. Volunteers assist consumers in understanding relevant material; they do not make decisions or choices for them. Volunteers do not make decisions or choices for the individuals they assist; and they do not sell insurance policies.

Ten private insurance companies competitively sell Connecticut Partnership-approved long-term care insurance policies. These policies have higher consumer protection standards than non-Partnership policies and include a Medicaid Asset Protection benefit. This benefit allows individuals to apply for Medicaid to pay for long-term care expenses after their insurance policies end without having to deplete all their assets to qualify. When determining eligibility, Medicaid will disregard assets persons have up to the amount that their Partnership policies paid in benefits. Insurance companies set their own criteria for selling policies based upon age, health status and mental condition. Prices for premiums vary and consumers are encouraged to shop for comparisons.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Applicants of long-term care insurance policies must provide a health statement from a physician and/or submit to a physical exam. They also must meet the eligibility criteria established by the insurance company that holds the policy that is being considered.

To purchase a Partnership Policy:

- Must be a Connecticut resident when the policy is purchased and applying for Medicaid.
- Must meet the policy's age requirement and be in generally good health.
- Must have the ability to pay the premiums.
- Should have at least \$75,000 in assets.

Service Areas:
Statewide

Program Year:
N/A

Contact Information:

For free information packets, call 1-800-547-3443.

The Connecticut Partnership for Long-Term Care
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Aging Services Division
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Related Information:

N/A