

# Connecticut Home Care Program for Elders

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## **Description:**

The Connecticut Home Care Program for Elders provides a wide range of home health and non-medical services to persons age 65 and older who are at risk of institutionalization or at risk of staying in an institution unless home care services are available. Nurses and social workers offer skilled care management services by conducting in-home assessments of needs, establishing care plans of services and monitoring these plans over time. Available services include adult day health, homemaker, companion and chore services, home-delivered meals, emergency response systems, case management, home health services, mental health counseling, home health aides, adult foster care and nursing and therapist services.

The program has a three-tiered structure through which individuals can receive home care services in amounts corresponding to their financial means and functional dependence. Two categories within the program are funded primarily with state funds; the third category is funded under a Medicaid waiver. Each category has eligibility requirements. Services are dependent upon the availability of funds. At times enrollment may need to be temporarily suspended and a waiting list initiated.

Those who meet the screening criteria are referred to Access Agencies for an independent, comprehensive assessment. The assessment determines the prospective participant's needs and, with help from the participant and/or caregiver, determines whether a plan of care can be developed that will safely and cost effectively satisfy the participant's needs. Care managers who work for the Access Agencies arrange for necessary services and when needed, may provide ongoing care management to monitor and coordinate home care services.

Individuals may receive home care services without the ongoing intervention of a care manager. This component is called "self-directed care." A key feature of "self-directed care" is that it recognizes that there may be times when a participant or family member can assume the role of care manager and work directly with service providers to coordinate and monitor care. When the Department of Social Services determines a participant can be self-directed, agencies may directly provide or may subcontract for a wide range of non-medical services to help keep the participant at home.

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## **Eligibility Requirements, Service Areas and Program Year:**

### Eligibility Requirements:

- Must be age 65 or older and at risk of institutional placement.

- Income and asset requirements vary by category. Income includes all sources received on a regular basis such as wages, pension, Social Security, Veteran's Benefits and Supplemental Security Income. Assets include real estate not used as a person's home, non-essential motor vehicles, campers, boats, stocks, revocable trust funds, bonds, U.S. Saving Bonds and bank/credit union accounts such as savings, checking, CDs, IRAs, vacation and Christmas Clubs and the total cash surrender value of all life insurance policies if the total face value is more than \$1,500. Assets do not include a person's home, home furnishings, personal belongings such as clothes, jewelry and a car that serves as the primary means of transportation, certain burial funds and plots and life insurance policies with a total face value of \$1,500 or less.

State and federal laws allow married couples to protect assets for the person who is living at home and needing the kind of care that would otherwise be provided in a nursing home. Married couples who are over the asset requirement for category three (see chart below) may be allowed a higher amount if they have a spousal assessment performed.

<b>Eligibility Requirements as of February 2009</b>			
<b>Service Level</b>	<b>Functional Need</b>	<b>Financial Eligibility</b>	<b>Care Plan Limits</b>
Category 1 (state-funded)	At risk of hospitalization or short-term nursing home care.	Income: no limit Assets: Individual: \$32,868 Couple: \$43,824	No more than 25 percent of nursing home costs.
Category 2 (state-funded)	In need of short-or long-term nursing home care.	Income: no limit Assets: Individual: \$32,868 Couple: \$43,824	No more than 50 percent of nursing home costs.
Category 3 (Medicaid waiver)	In need of long-term nursing home care.	Income: \$2,022 per month Assets: Individual: \$1,600 Couple:\$3,200 (when both spouses participate) \$23,512 (when one spouse participates)	

Service Areas:

Statewide

Program Year:

July 1 – June 30

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**Contact Information:**

Department of Social Services

Alternate Care Unit

25 Sigourney Street

Hartford, CT 06106

Telephone: 800-445-5394

Website: [www.ct.gov/dss/cwp/view.asp?a=2353&q=305170](http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305170)

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**Related Information:**

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