

What is MED-Connect?

MED-Connect (Medicaid for Employees with Disabilities) is a medical assistance program for Connecticut residents administered by the Department of Social Services. The program allows a person with a disability to be employed, earn income and be eligible for health coverage through Medicaid.

Do I have to already be enrolled in Medicaid to qualify for this program?

No, the program is open to persons with a disability who become employed or who are already employed, regardless of current health coverage status.

How much can a person earn?

A person can have countable income up to \$6,250 per month (\$75,000 per year) and still be eligible for the program.

Does one have to earn a certain amount to qualify?

The only rule about earnings is that the Internal Revenue Service must consider them to be taxable wages. A self-employed person must pay self-employment taxes to the IRS in order to qualify.

Does a person have to pay anything to get MED-Connect?

For individuals, there are no premiums if your income is below 200% of the Federal Poverty Level. Social Security Disability Insurance (SSDI), wages, pensions and Veteran's Benefits are some examples of countable income. For married couples, there is no premium if the combined income is below 200% of the Federal Poverty Level for a couple. Persons with income above these amounts will be charged a monthly premium based on 10% of income above the limit. A premium credit is given for any other medical insurance premiums paid by the person. This credit lowers the premium amount the person would pay under MED-Connect.

How do I apply for MED-Connect?

Apply online at: www.connect.ct.gov and click on 'Apply Now' in the 'Apply for Benefits' box.

To apply by mail or in person, please download the [W-1E General Application](#)

[W-1ES Versión en Español](#)

Please see page 2 of the application instructions for mailing address. You can also submit the completed application at any DSS Field Office.

Once I am eligible, where do I mail my premium payment?

Premium payments should be mailed to our Premium Payment Processing Center.

The address is:

DSS Premium Payment Processing Center

PO Box 842109

Boston, MA 02284-9901

When are the premiums due?

Premium payments are due by the 20th day of each month. To allow for sufficient processing time, please be sure to mail your premium payment promptly. Prompt payments can help avoid any interruption in coverage.

Who do I make my check payable to?

Checks or money orders should be made payable to the Commissioner of Social Services.

Please do not send cash.

Who can I call to find out the amount of my premium?

Please call 1-800-656-6684 to speak with a representative.

I have a question about the invoice that was mailed to me, who can I contact?

Please call 1-800-656-6684 to speak with a representative.

Does a person have to receive Social security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to qualify?

If a person gets disability benefits from one of those programs he meets the MED-Connect disability rules. A person who does not receive benefits may still qualify for MED-Connect by completing a disability review with the Department of Social Services.

Are the covered medical benefits different under the MED-Connect program than in other parts of Medicaid?

No, Medicaid coverage is provided under the HUSKY C portion of Medicaid in Connecticut, which is also nationally known as Medicaid for the Aged/Blind/Disabled.

The Social Security Administration says that if a person earns too much he/she could lose his disability status. Would that person also lose MED-Connect?

Persons who earn over the Social Security Administration's Substantial Gainful Activity (SGA) level (\$1,090 monthly in 2016, \$1,820 if blind) may lose their SSDI benefit—but a person earning above the SGA amount would not lose medical assistance under MED-Connect, even if the SSDI stops because of earnings, unless the income exceeds \$75,000.

Does a person lose MED-Connect coverage if he/she loses employment?

If a person stops working because of a health problem or loses a job through no fault of his or her own, the person can stay on the MED-Connect program for up to one year from the last day of employment. For coverage to continue the person must plan to return to work when health improves or must be looking for another job.

Can a person continue to get medical coverage if his/her health improves?

If health improves, the person can still qualify for the MED-Connect program under the Medically Improved Group. The Medically Improved Group has the same income, asset, and premium rules as Basic MED-Connect but you must be earning 40 times the Federal Hourly Minimum Wage per month.

Can a person own a car, a house and a bank account?

A car used for getting to work or medical appointments is not counted as an asset. A home is not a counted asset. A person can have \$10,000 (\$15,000 for a couple) in counted assets such as checking or savings account. A person can also have any amount saved in approved retirement accounts such as an IRA or 401K. A person may also have a special DSS approved account with money set aside to save for special employment expenses.

What if a person has a physical disability and Medicaid pays for his/her Personal Care Assistance. Will the person lose that help if he/she goes to work?

Persons who qualify for Medicaid through MED-Connect also qualify financially for the Personal Care Assistance (PCA), Acquired Brain Injury (ABI), or Department of Developmental Services Comprehensive Waivers.

Where can a person learn more about how work affects Social Security benefits?

Information is available from local Social Security Administration Offices. The Social Security Administration can also be reached toll free at 1-800-772-1213. Information is also available online by visiting <http://www.socialsecurity.gov/redbook>

This is a complete guide to work incentives under Social Security programs.

What if a person needs training before returning to work?

For assistance in obtaining or retaining employment please contact the Department of Rehabilitation Services at 1 (800) 537-2549 or by visiting www.ct.gov/dors

I would like more information about MED-Connect, who can I call?

Please contact the Department of Social Services Benefit Center at 1-855-6-Connect (1-866-626-6632, toll free) to speak with an Eligibility Services Worker. Information is also available at 2-1-1 (toll free). Online information is available at www.ct.gov/med.