

THE
MEDICAID PROGRAM
IN CONNECTICUT
BASIC ELIGIBILITY
FOR THE ELDERLY, BLIND AND DISABLED

Prepared by:

Adult Services
Bureau of Assistance Programs
State of Connecticut
Department of Social Services
25 Sigourney Street
Hartford, Connecticut 06106-5033

Telephone (860) 424-5250

Deaf and hearing impaired individuals may use a TTD/TTY by calling 1-800-842-4524. Questions, concerns, complaints or requests for information in alternative formats must be directed to the Government and Public Relations Office at (860) 424-5010.

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MEDICAID

ELIGIBLE PERSONS

- Individuals age 65 or older
- Disabled individuals between the ages of 18 and 65
- Blind Individuals

NON-FINANCIAL REQUIREMENTS

An individual must be:

- a U.S. citizen or an eligible non-citizen
- a resident of Connecticut

An individual must cooperate with the Department in establishing eligibility and meet other non-financial eligibility requirements, such as providing a Social Security number.

FINANCIAL ELIGIBILITY

Asset Limits

Aged, Blind and Disabled Individuals

| | |
|----------------|------------|
| Single Person | \$1,600.00 |
| Married Couple | \$2,400.00 |

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EXCLUDED ASSETS

Home Property

Home property is totally excluded in the Medicaid program. Home property includes the dwelling and the surrounding property. The Department does not place a lien against home property.

Non-Home Property

Non-home property is excluded for as long as the individual is making a bona fide effort to sell the property.

The Department places a lien against non-home property if the recipient enters a long term care facility, but only under certain conditions.

Life Insurance

The cash surrender value of life insurance is excluded if the face value of all such policies is less than \$1,500.00. If the face value exceeds the \$1,500.00 limit, the cash surrender value of the policy is counted toward the asset limit. Term insurance is not counted.

Motor Vehicles

- A motor vehicle is excluded if it is needed for employment or the treatment of a specific medical condition.
- If one spouse is institutionalized, one motor vehicle is excluded.
- If no motor vehicle is totally excluded, up to \$4,500.00 of the fair market value of one motor vehicle is excluded.

Burial Funds

- Up to \$1,800.00 of a burial fund is excluded, or \$1,500.00 if one spouse is institutionalized.
- Up to \$5,400.00 of an irrevocable burial fund is excluded currently. Additionally, a burial plot which is grave site, opening and closing of a grave site, cremation urn, casket, outer burial container and a headstone or marker, including a contract for the aforementioned items. A gravesite may include a crypt or mausoleum.

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MEDICAID

INCOME LIMITS (Net Income After Deductions)

Aged, Blind and Disabled Individuals

| | Monthly Amount <u>(Region A)</u> | Monthly Amount <u>(Regions B + C)</u> |
|----------------|-------------------------------------|--|
| Single Person | \$ 610.61 | \$ 506.22 |
| Married Couple | \$ 777.92 | \$ 672.10 |

Institutionalized Individuals

| | |
|---------------|------------|
| Single Person | \$2,022.00 |
|---------------|------------|

INCOME DEDUCTIONS

Unearned Income

| | |
|---------------------------|---------------------------|
| Community | \$278.00 effective 1/1/09 |
| Sharing with Non-relative | \$345.90 effective 1/1/09 |
| Licensed Boarding Home | \$185.70 effective 1/1/09 |

Earned Income

In general, the first \$65.00 (\$85.00 for blind persons), and the 1/2 of what remains is deducted from earnings.

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SPEND-DOWN

People who have too much income still can get Medicaid by deducting medical bills from their excess income. This process is called a spend-down.

TRANSFER OF ASSET PENALTIES

- These apply only to individuals who receive long term care. Individuals residing in the community may transfer assets without penalty, unless they receive home and community based services.
- Prior to February 8, 2006, a penalty may result if an asset is transferred within 36 months of the date the individual enters a nursing home for less than the fair market value of the asset. If the transferred asset was a trust, the Department will have to look at the transfer back to 60 months.
- On or after February 8, 2006, a penalty may result if an asset is transferred within 60 months of the date the individual enters a nursing home for less than the fair market value of the asset.

CO-PAYMENTS

Only people who are institutionalized are required to help pay for care.

BENEFITS

- Approved medical goods and services, including out-patient services, prescriptions, hospital and nursing home care.
- Private health insurance premiums if the policy is cost effective to maintain.

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