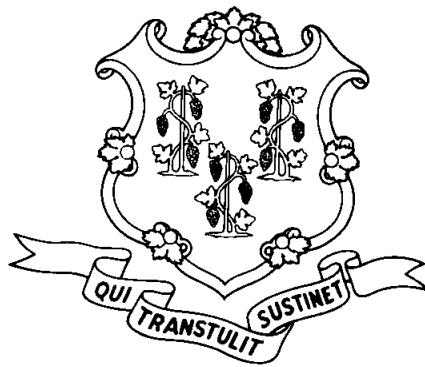


STATE ADMINISTERED GENERAL ASSISTANCE  
**(SAGA)**

CASH and MEDICAL ASSISTANCE PROGRAMS



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## **What is SAGA Cash Assistance?**

SAGA Cash Assistance (SCA) gives money to help adults without children who are unable to work for medical reasons. The program also helps families who do not meet the rules for other department programs.

## **What are the rules for SCA?**

To be eligible for SCA:

- You must have health problems that will keep you from working. You must be a person who is either unemployable or transitional. If you are able to look for work and to work right away, you cannot receive SCA.
- If you have a problem with alcohol or drugs, you must participate in substance abuse treatment.
- If you misuse your cash award, we may pay your benefits to a responsible person or directly to certain vendors.
- Your family income must be less than the department's allowed amount for your family size.
- You may not have more than \$250 in assets for each person in your family. The most that your whole family may have in assets is \$1000.
- You must have a picture taken of your finger print. We call this digital imaging.
- You need to apply for any other benefits for which you may be eligible, such as SSI.
- You must let us place a lien on your home, if you own one.
- You must sign an assignment of interest if you have a lawsuit or pending inheritance.
- You must agree to repay the Department for the help you receive. This includes paying us back from any back SSI benefits you receive.
- You need to work with us to get support from any relatives who are responsible for you or any children for whom you receive assistance.

## **When is someone unemployable?**

You are unemployable if you have a physical or mental problem that keeps you from working for at least 6 months. You must give us medical proof of your problem. The department's medical review team will look at this information when they make the decision about your ability to work.

We will also find you unemployable for any of the following reasons:

- You are under age 16 or over age 65.
- You are a full-time high school student.
- You take care of your child, who is under age 2.
- You take care of your incapacitated child or spouse in your home.
- You are over age 55 and you have not worked for at least 6 months in the last five years.

## SAGA Cash Assistance

- You are a VISTA volunteer.
- You are waiting for your first SSI or Social Security Disability check.
- You are waiting to get cash assistance from another Department of Social Services program.

### **When is someone transitional?**

There are two different ways that you can be transitional in the SCA program. You can either have a long-term medical condition or a short-term medical condition.

A long-term transitional person:

- has a severe physical or mental illness or condition that keeps him or her from working for at least 6 months
- must cooperate with a medical review to decide that the mental or physical condition is severe

A short-term transitional person:

- has a physical or mental illness or condition that keeps him or her from working for at least two months, but less than six months
- has a recent work history. This means you earned at least \$500.00 in each of three out the last five calendar quarters. You may also be able to meet this rule if you were eligible for unemployment compensation in the last six months.

In some cases, you may not have to meet the work history rule. For example, you do not have to meet this rule if you were in an institution, or recently graduated from high school.

### **How can I apply for SCA?**

You can apply for SCA at the Department of Social Services (DSS) office nearest to where you live (see last page). We must interview you in person. Call the office so that we can schedule an appointment for you and tell you what to bring to your interview. If you tell us you are disabled or you have a good reason why you can't come into the office, we will set up another way to interview you.

### **What if I am homeless?**

If you are homeless, apply at the Department of Social Services office nearest you. If you are not sure where to apply, call any Department of Social Services office and someone will direct you to the right place.

### **When will I know if I am eligible?**

If you give us all the information we need, we will make a decision in 10 days.

### **What if I have an emergency when I apply?**

If you have a real emergency, we will process your application in 4 days. We will do this as long as you give us all the information we need to make a decision.

If you do not have any food or any way to get food, we can give you a voucher to use at a grocery store. We will deduct the amount of the voucher from your first check.

If you need emergency housing, we will refer you to an area shelter.

## **How much help will I get from SAGA?**

If you are:

- married and living with your spouse, or
- pregnant, or
- you have children under 21 living with you,

you will be paid as a family case. This means you will receive help based on your family size and the region of the state where you live.

If you are a single adult, your budget will be based on your ability to work. If you are unemployable, you can get up to \$212\* per month. If you are transitional, your budget will be up to \$53\* or \$212\* per month, depending upon your living arrangements.

\*These amounts were increased on July 1, 2008, and are subject to change by the State Legislature. In most cases, income you receive during the month will be subtracted from these amounts.

## **How will I get my benefits?**

SCA recipients receive benefits electronically. This electronic payment system is known as "EBT." It allows you to get your cash, medical and food stamp benefits through a single electronic swipe card. You may use the card at many automated teller machines (ATM's) and grocery stores.

## **How long can I receive SCA?**

You may receive cash until your doctor says you are able to work.

## **What happens if I am employable?**

You are not eligible for cash assistance if you are able to work. However, we can still help you with medical assistance and can refer you to programs that will help you to find and keep a job.

## SAGA

### For SAGA Cash and Medical

#### **What are my rights under SAGA?**

You have a right to:

- File an application
- Receive a written notice of our decision
- Have all available SAGA benefits explained to you
- In most cases, to receive a written notice at least 10 days before we change, reduce or discontinue your benefits
- Ask for a fair hearing on a denial, discontinuance, suspension or modification of your benefits.

#### **What are my responsibilities under SAGA?**

These are some of your responsibilities. You must:

- Answer all questions that affect your eligibility completely and truthfully
- Report all changes to your worker within 10 days. These include changes in your income, assets, address, household composition and living arrangements.
- Come into the office for all redeterminations and other appointments
- Follow all SCA eligibility rules and procedures.

#### **How can I ask for a Fair Hearing?**

If you do not agree with an action that we take on your case, you can ask for a hearing. You have 60 days from the date of your notice about the action to ask for a hearing. If you ask for a hearing within the first 10 days, your benefits will continue until the hearing officer makes a decision on your case.

If we denied your application, the hearing officer will make a decision in four days. For all other types of hearings, the hearing officer will make a decision in 15 days. You can appeal a fair hearing decision if you disagree with it. We will tell you about your hearing rights, and how to ask for a hearing on every notice of action we send you.

## **What is SAGA Medical Assistance?**

SAGA Medical Assistance (SMA) is a health care program operated by the Department of Social Services. SMA pays for medical care and treatment similar to private health insurance. Most medical expenses are covered, including doctor's fees, hospital bills and prescriptions.

Unless you are eligible for Medicaid (Title 19), you can usually get SMA if you are eligible for SCA benefits. You can also get SMA even if you do not get SCA.

You will receive a medical card to show your doctor, hospital or pharmacy, etc., whenever you need treatment. The medical card is very valuable. Keep it in a safe place and do not let anyone else use it. If it is stolen, call your worker right away.

To be eligible, you must be a resident of Connecticut and not eligible for Title XIX (Medicaid). Title XIX is another one of our department's medical assistance programs. The following groups of individuals cannot receive SMA because they might be eligible for Title XIX:

- Pregnant women
- Persons under 21 years of age
- Single parent, and some two-parent families with minor children
- Individuals aged 65 or older
- Persons with a disability aged 18 and over
- Individuals who are blind

You do not need to come into the office if you are applying for SMA only. It may take up to 45 days to decide if you are eligible. Call any of the offices on the last page and we will mail an application to you. (You may still have to come into the office to have pictures taken of your fingerprints. We call this digital imaging.)

## **What if I have an emergency when I apply?**

If you have an urgent medical need, we can give you a medical voucher to take to your doctor or pharmacy.

## **Are there any limits to the amount of income or assets a person can have?**

Yes. You cannot have more than \$1,000 in assets. Assets are things such as savings accounts, checking accounts and cars.

The income limits are different from one part of the state to another. For most of Connecticut, outside of Fairfield County, the monthly income limit is \$506.22 for one person (\$672.10 for two people). For most of Fairfield County, the income limit is \$610.61 for one person (\$777.92 for two people).

An important point to remember is that we do not count all your income and assets. For example, we do not count the value of your home if you live there. We also deduct certain expenses from your income and some types of income are not counted at all.

**What happens if my income or assets are over the program limit?**

You are not eligible for SMA if your assets are over \$1,000, even if you are over by as little as \$1.00.

In some cases you can still be eligible for SMA even if your income is over the limit. If you have medical expenses, we can use a process called "**Spend-down.**" Spend-down lets you reduce or spend down your excess income. Excess income is the amount of income you have over the program limit.

**How does spend-down work?**

The spend-down process uses medical bills as income deductions. The medical bills are subtracted from the excess income. The more bills you subtract, the lower the excess income gets. Once the excess income is used up, you become eligible for SMA. We look at spend-downs using a 6-month budget period.

Income is usually calculated over a 6-month period. This is done by comparing your income for 6-months to the program limit for the same 6 months. The excess is the amount of income you have over the 6-month limit. (Remember not all income is counted!) We are also required to count the income of a spouse, even if the spouse does not request SAGA Medical Assistance.

**Example:** A man applies for SMA in January. He receives \$550 per month from his Social Security pension and \$200 per month from a part-time job. We don't count the first \$150 of earnings, so \$600.00 per month counts toward the program limit. The income limit for January to June is \$3,037.32. On February 10, he goes to the dentist. He receives a bill for \$600 and sends the bill to his DSS worker. The worker subtracts the bill from his excess income leaving him a balance of \$0.00.

\$ 200.00	Earnings		
- <u>150.00</u>	Income Deduction		
\$ 50.00	Counted Earnings		
+ <u>550.00</u>	Social Security		
600.00	Countable Income	\$506.22	Monthly Income Limit
x <u>6</u>	Months	x <u>6</u>	Months
\$3,600.00	Total Income	\$3,037.32	Income Limit

\$3,600.00	Total Six Month Income
- <u>\$3,037.32</u>	Total Six Month Income Limit
\$ 562.68	Excess Income

This individual has \$562.68 excess income for the 6-month period starting in January.

\$562.68 excess income - \$600 doctor bill = \$0 excess income

In this example, the individual is eligible for SMA beginning February 10. That is when the excess income was used up (or spent down) by his medical bills. It does not matter when the

man receives the bill or when he pays it. We subtract it on the day he went to the dentist. Eligibility continues for the rest of the 6-month period. He is eligible until June 30<sup>th</sup>. The spend-down would begin again on July 1<sup>st</sup>.

**Who pays the rest of the bill if the excess income is only \$562.68?**

We do. You are only responsible for paying \$562.68 of the bill. We will pay the rest as long as the work the doctor performed is covered under the SMA program.

**Is excess income always counted over a six-month period?**

No. We can also see if you are eligible for medical benefits for up to 3 months before the month that you applied. This is called the retroactive period. We count income separately for each month of the retroactive period. We will check to see if you are eligible if you tell us you have medical bills during the retroactive period.

**How long do I have coverage once the excess income is used up?**

You are eligible from the day the income is spent down to the end of the 6-month period. We will review your eligibility before the period is over to see if you qualify without a spend-down. If you are still over the income limit, we will set up a new 6-month spend-down period. Then the process starts again.

**What kind of medical bills can be used in a spend-down?**

The bills must be ones that you owe or have recently paid. You can also use your spouse's medical bills as deductions in these cases.

We can only use medical bills that you are responsible for paying. You cannot use bills that are covered by insurance or paid by a third party. However, you can deduct the cost of the insurance. If the bills are covered by private health insurance, only the portion of the bill the insurance does not pay can be deducted. If insurance pays the whole bill, it cannot be used.

You can only use a medical bill once. You may deduct a part of a bill as long as it has not been paid and the part you are deducting was not used before.

**What kinds of medical bills do you consider?**

Medical bills are for medical care and treatment. Some examples of medical bills include the following:

- care from doctors, dentists, clinics and hospitals
- prescriptions, medical supplies and equipment
- private health insurance premiums
- nursing home care
- lab fees and X-rays
- physical therapy
- occupational therapy and home nursing care

**Can anyone use spend-down to qualify?**

No. You must be ineligible for SMA because your income is too high and for no other reason. For example, you could not use spend-down if your assets were too high. You would have to reduce your assets before the spend-down process could begin.

**When does the six-month period begin?**

The 6-month period can start or stop in any month depending on when you apply or when the income goes over the limit.

**How will I know if I can use the spend-down process to qualify?**

You will get a written notice from us when a decision is made about your eligibility. If you are over the income limit but meet all the other program rules, you will get a "Spend-down Notice." The notice will tell you how much excess income you have and ask you to send records of your medical bills to us. Your worker will take care of deducting your bills. It is very important that you keep records of your bills.

**Who should I contact if I have any other questions?**

If you have any questions about SMA or spend-down you should contact the Department of Social Services. If you already have applied or are receiving assistance, please contact your worker at the local district office. If you do not have a worker, you can contact us at the office located near you.

### Local DSS Offices

<b>Bridgeport</b>	925 Housatonic Avenue,	(203) 551-2700
<b>Danbury</b>	342 Main Street	(203) 207-8900
<b>Hartford</b>	3580 Main Street	(860) 723-1000
<b>Manchester</b>	699 East Middle Tpke.	(860) 647-1441
<b>Middletown</b>	117 Mains Street Ext.	(860) 704-3100
<b>New Britain</b>	30 Christian Lane	(860) 612-3400
<b>New Haven</b>	194 Bassett Street	(203) 974-8000
<b>Norwich</b>	401 West Thames Street	(860) 823-5000
<b>Stamford</b>	1642 Bedford Street	(203) 251-9300
<b>Torrington</b>	62 Commercial Blvd.	(860) 496-6900
<b>Waterbury</b>	249 Thomaston Avenue	(203) 597 4000
<b>Willimantic</b>	670-676 Main Street	(860) 465-3500

The Department of Social Services' programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age, disabilities, learning disabilities, national origin, ancestry or language barriers. The Department of Social Services is an equal opportunity, affirmative action employer. This information is available in alternate formats. Phone (800) 842-1508 or TDD/TTY (800) 842-4524.