



State Resources for Seniors in Connecticut

Seniors can benefit from a variety of programs and services offered by their state governments, but they may not know where to access these resources. This guide covers the benefits, eligibility requirements, and application processes for financial assistance resources for healthcare and prescriptions, medical equipment, senior living and senior care, home-related expenses, and food and nutrition available to seniors in your state. Find the type of assistance you need and read about the options for seniors in your state.

Financial Assistance for Senior Living
& Senior Care

Health Insurance & Prescription Drug
Coverage for Seniors

Cash Assistance Programs for Seniors

Assistance at Home

Free Used Medical Equipment

Food Assistance Programs for Seniors



State Resources for Seniors in Connecticut

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Financial Assistance for Senior Living & Senior Care

With 64% of American workers citing the cost of health care in retirement as a factor preventing them from feeling financially secure, you're not alone if you're worried about paying for senior care. Although many people require care in an assisted living or nursing facility, the costs can be intimidating.

Luckily, there are programs and initiatives in place to help Connecticut seniors cover the costs of nursing care or home-based long-term services and supports.

Medicaid

Medicaid Connecticut is a health insurance program for low-income seniors, disabled individuals and their families, people responsible for a child and blind people. It's also known as HUSKY Health or HUSKY C in Connecticut and the state and federal governments fund it.

To get help paying for nursing or home care, you must be deemed medically eligible and meet the other criteria outlined below.

How to Apply

To see if you qualify for Medicaid assistance and apply, visit the Connecticut Department of Social Services website. You can also download an application form online and mail it to:

Department of Social Services, Community Options
9th Floor, 55 Farmington Avenue
Hartford, CT 06105-3725

If you have any questions or require assistance completing your application, call your local Department of Social Services' field office. It can also mail you a copy of the Medicaid application form if required.

Alternatively, you can contact the Area Agencies on Aging in your area. Ask for help from the CHOICES department, which offers specific guidance on health insurance eligibility.

Eligibility

In Connecticut, you must meet the following criteria to qualify for financial assistance with paying for senior care from Medicaid:

- Be over age 65
- Live in Connecticut
- Have citizenship or permanent residence or be a legal alien or U.S. citizen
- Require insurance/health care assistance
- Be considered low income or very low income

In Connecticut, Medicaid takes your assets into consideration during the application process. To qualify for services, you must meet the criteria below:

	Asset Limit: Single	Asset Limit: Married Couple
Regular Medicaid	\$1,600	\$3,200

In addition to the above, Medicaid eligibility in Connecticut depends on your annual household income and the number of people living with you:

Family Size*	Annual Income Limit
1	\$18,075
2	\$24,353
3	\$30,630
4	\$36,908
5	\$43,186
6	\$49,463
7	\$55,741
8	\$62,019

*Add \$6,277 per year per additional household member over eight people.

Note: Information is accurate as of May 2022. Check with the Connecticut State Department of Aging and Disability Services for up-to-date income criteria.

Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

Connecticut Home Care Program for Elders (CHCPE)

CHCPE is Connecticut's Home- and Community-Based Waiver for Elders. It offers aid to qualifying older adults who live at home, in adult foster care or an assisted living facility.

It aims to help you age in place rather than moving into a nursing home by providing services such as:

- Home-delivered meals
- Care management services
- Home care services
- Companion services
- Adult day health services

Seniors living in an assisted living facility can access the CHCPE Assisted Living Program, which offers:

- Chore assistance
- Personal care attendant services
- Bill payer
- Adult family living (similar to adult foster care)
- Care transitions
- Support broker
- Assistive technology
- Chronic disease self-management

The program assesses every person's eligibility for waivers on an individual basis to determine if services can help them remain at home. Older adults and their families can find a list of providers enrolled in the program on the Connecticut DSS website.

How to Apply

To apply, download or complete the CHCPE application form and mail it to:

Department of Social Services, Community Options
9th floor, 55 Farmington Avenue
Hartford, CT, 06105-3725

You can also fax it to (860) 424-4963.

Eligibility

In addition to meeting the Medicaid income limits, older adults must satisfy the CHCPE medical requirements and be at risk of requiring nursing care.

Community First Choice

The state provides the CFO service to help older Connecticutans age in place instead of seeking nursing care. Benefits include home modifications, meal delivery, mobility, light housekeeping and cooking. Educational services to help you maintain your independence are also available.

How to Apply

To apply, call 211 or complete the online CFO application form.

Eligibility

Active Medicaid beneficiaries can access the CRO program if they want to stay at home or within their community but require assistance to stay there. The eligibility assessment includes an analysis of your:

- Personal support system
- Financial situation
- Living environment
- Cognitive and emotional status
- Health and functionality

Health Insurance & Prescription Drug Coverage for Seniors

HUSKY C

All seniors aged over 65 are entitled to health care insurance and prescription drug coverage from Medicaid through Connecticut's HUSKY C program. Benefits include some dental and doctor's care, most prescription drugs, home care, hospital care, nursing home care and foreign language interpreter services.

How to Apply

Older adults can apply for HUSKY C directly through the Connecticut DSS website. Alternatively, download an application form and send it to:

Department of Social Services, Community Options
9th Floor, 55 Farmington Avenue
Hartford, CT, 06105-3725

If you need assistance, call the DSS toll-free at: (800) 842-2159.

Eligibility

Qualifying criteria for HUSKY C includes:

- Being over age 65
- Living in Connecticut
- Having U.S. citizenship or being a qualifying alien
- If you need long-term home health care or nursing care but can't cover the costs with your income

Status	Annual Income Limit Region A (Southwestern CT)*	Annual Income Limit Regions B and C (Northern, Western and Eastern CT)
Single	\$7,716	\$6,384
Married	\$9,804	\$8,496

*Net income limits by geographical area

Asset limits:

- Single person: \$1,600
- Married couple: \$3,200

HUSKY D

HUSKY D is for older Connecticutans whose income falls significantly below the federal poverty level. It provides a comprehensive benefits package to beneficiaries, including many prescriptions. Plus, there are additional benefits, which are only available to HUSKY A, C and D members, including:

- Nonemergency transport to health care appointments
- Early and periodic screening, diagnosis and treatment
- Smoking cessation services

How to Apply

You can apply for HUSKY D in the following ways:

- Online via Access Health CT
- By phone: (855) 805-4325
- In person at your local DSS field office

Eligibility

If you're under the age of 65 but have a very low income and don't have dependent children or Medicare coverage, you might be able to get help paying for health care from Connecticut Medicaid. While there are no asset limits for HUSKY D, you must meet the following annual income criteria:

Family Size	Annual Income Limit
1	\$17,774
2	\$24,040
3	\$30,305
4	\$36,570
5	\$42,835
6	\$49,100

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

Eligible enrollees are entitled to financial assistance through one of Connecticut's three Medicare Savings Programs described below. They could help you pay for deductibles, co-insurance and Medicare Part B programs.

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Additional Low-Income Medicare Beneficiary:** The ALMB program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs and is dependent on available funds. Seniors who are on Medicaid, are not eligible.

How to Apply

To apply for Connecticut's Medicare Savings Program benefits, you'll need to complete an application form and mail it or take it in person to your local DSS office.

Alternatively, you can apply online through the DSS website:

- Click "Apply For Benefits"
- Select the option titled "Start a new application for any of the following"
- Create an account
- Complete the Medicare Savings Program application

Eligibility

To qualify, you must be a Connecticut resident and be over age 65 or eligible for Medicare Part A. Gross income or combined gross income with your partner (regardless of their status) is the sole financial criteria for MSP benefits. While the program doesn't consider assets in Connecticut, your income must be at or below the following:

Program	Single Income Limits*	Married Income Limits
Qualified Medicare Beneficiary	\$2,390	\$3,220
Specified Low-Income Medicare Beneficiary	\$2,617	\$3,525
Additional Low-Income Medicare Beneficiary	\$2,786	\$3,754

*Income limits are correct as of March 2022, please check with the DSS in case values have changed.

Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

Social Security

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

How to Apply

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

Eligibility

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

Supplemental Security Income

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

How to Apply

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

Eligibility

SSI has the following eligibility requirements:

Basic Requirements	Aged 65, blind or disabled.
Citizenship	U.S. citizen, U.S. national or resident alien.
Countable Resources	\$2,000 for individuals/\$3,000 for married couples.
Income	Countable income can't exceed the federal benefit rate.

Assistance at Home

As you get older, your needs could change, and you might need help paying for home modifications. Additionally, health care and senior care costs might make paying bills harder. The following resources can help you make savings while ensuring you stay safe and comfortable at home.

Eligibility	Contact	Description
Area Agency on Aging (AAA) Home Modification and Repair Services		
<ul style="list-style-type: none"> Varies by location 	(203) 785-8533	There are several home modification and repair programs available to older adults in Connecticut. Rural residents can get low-interest loans and grants to repair, modernize, or improve their homes. Your local AAA can help you access benefits you're entitled to based on your location.
Elderly/Disabled (Circuit Breaker) Tax Relief Program		
<ul style="list-style-type: none"> Homeowners over age 65 Meet local income limits 	(860) 418-6406	Seniors in Connecticut can access up to \$1,000 for a single household or \$1,250 for dual households for property tax relief. The assessor determines how much you need and credits it to your bill.
Connecticut Energy Assistance Program (CEAP)		
<ul style="list-style-type: none"> Connecticut residents in receipt of state benefits or income below 60% of the state's median income 	Find your local Community Action Agency	The CEAP helps low-income Connecticutans heat their homes. In general, it covers heating bills from \$410 to \$1,015, depending on household size, income, and whether or not a vulnerable person lives there.
Lifeline Program		
<ul style="list-style-type: none"> Annual income can't exceed \$28,500 for a one- or two-person household At least one household member must be enrolled in a qualifying public assistance program (e.g. Medi-Cal, SSI, SNAP) 	Contact your telephone company to begin the application process	The LifeLine Program offers a discount on landline or mobile telephone service, ensuring that participants can stay in contact with loved ones.

Free Used Medical Equipment

One of the biggest health care costs for many people is new medical equipment. Seemingly simple items can cost hundreds or thousands of dollars, placing a considerable burden on low-income older adults and those already spending a lot of senior care or health care services.

Eligibility	Contact	Description
Seniors Mobility		
<ul style="list-style-type: none"> Varies 	Online form	Seniors Mobility lists service areas and equipment available at numerous nonprofits in Connecticut that offer medically needy seniors access to free medical equipment.
Medical Equipment Loan Closet		
<ul style="list-style-type: none"> Must live in West Haven and be over the age of 65 	(203) 937-3500	The Medical Equipment Loan Closet program at West Haven Senior Center helps older adults in Connecticut by donating free medical equipment. It offers a wide range of supplies, including wheelchairs, walkers, commodes and canes.
Mae's Closet		
<ul style="list-style-type: none"> Anyone in need 	(475) 414-8333 or Apply using the request form	Mae's Closet is a Greater New Haven area DME bank that lends or gives gently used supplies to those in need. The entire inventory is inspected and sanitized before being lent out. Items include knee walkers, wheelchairs, bathroom assistance devices, boots and braces. The nonprofit also provides unused adult diapers and pull-ups.
Embrace Hope Expect Change		
<ul style="list-style-type: none"> Live in: Hartford County or Litchfield County 	(860) 612-6302	Older adults in Connecticut can contact Embrace Hope Expect Change to access a wide range of free or low-cost medical equipment. Provisions include shower chairs, raised toilet seats, canes, crutches and manual wheelchairs.

Food Assistance Programs for Seniors

Buying groceries, putting them away and preparing meals can be challenging for older adults with health or mobility issues. However, nutrition is one of the lifestyle factors that has the biggest impact on well-being. Not eating healthy, balanced meals makes it harder for your immune system to do its job.

Meals on Wheels, food pantries and government assistance programs can help low-income seniors in Connecticut afford a nutritious, healthy diet.

Meals on Wheels

Meals on Wheels is a government subsidized nonprofit that aims to eliminate hunger and loneliness by delivering nutritious, home-cooked food to eligible recipients in Connecticut.

Eligibility might vary depending on location, but generally speaking, the service is available to seniors over age 60. In many districts, you need to be assessed as homebound by the AAA and be unable to eat a Senior Congregate Meal. Meals are either free or very low cost.

	Area Served	Address	Phone Number
Meals on Wheels Plainville	Plainville	200 East Street Plainville, CT 06062	(860) 747-5728
Meals on Wheels Derby	Ansonia, Derby, Seymour, Oxford and Shelton	30 Elizabeth Street, Derby, CT 06418	(203) 736-5420
Meals on Wheels Meriden	Meriden	142 East Main Street, Meriden, CT 06450	(203) 630-4000
Meals on Wheels East Windsor	Central Connecticut	125 Main Street Broad Brook, CT 06016	(860) 292-8279

Meals on Wheels of Ridgefield	Ridgefield	25 Gilbert Street Ballard Green Ridgefield, CT 06877	(203) 438-8788
Meals on Wheels Hartford County	Hartford and Middlesex Counties	555 Windsor Street, Hartford, CT 06120	(860) 560-5848
Meals on Wheels Torrington	Torrington	140 Main Street, Torrington, CT 06790	(203) 757-5449
Meals on Wheels Central Naugatuck Valley	Central Naugatuck Valley	84 Progress Lane, Waterbury, CT 06705	(203) 757-7738
Meals on Wheels Housatonic Valley	Housatonic Valley	84 Progress Lane, Waterbury, CT 06705	(203) 743-5418
Meals on Wheels Litchfield Hills/ Northwest	Litchfield Hills/Northwest	84 Progress Lane, Waterbury, CT 06705	(860) 482-4151

Food Pantries

Food pantries are located throughout Connecticut to provide sustenance and support to seniors in need. You'll find non-expired, non-perishable goods such as:

- Canned pasta, fish and meat
- Potato and rice mix
- Cereal
- Canned vegetables and fruit
- Spaghetti and pasta sauce
- Cake mix
- Pancake mix
- Tea and coffee
- Jellies, jams and peanut butter
- Soup
- Toilet tissue and paper towels
- Laundry and dish soap

	Area Served	Address	Phone Number
Connecticut Foodshare	Statewide	2 Research Parkway, Wallingford, CT 06492	(203) 469-5000
Granby Food Bank	Granby	248 Salmon Brook Street, Granby, CT 06035	(860) 651-3539

Government Assistance Programs

In addition to the above resources, the government oversees programs at the state and federal levels to help Connecticut seniors afford adequate nutrition. If you require help paying for food, you may be eligible for the following initiatives.

Connecticut’s Supplemental Nutrition Assistance Program provides eligible older adults with electronic benefits transfer cards they can use in participating local stores. Many farmer’s markets and farms accept SNAP payments, giving seniors access to local fresh fruit and vegetables.

	Area Served	Address	Phone Number
Supplemental Nutrition Assistance Program	Statewide	Find your local office	(855) 626-6632
Elderly Nutrition Program	Statewide	Eastern, Middlesex and Shoreline CT AAA: 19 Ohio Avenue, Norwich, CT 06360	Eastern, Middlesex and Shoreline areas of CT Agency on Aging: (860) 887-3561
		North Central AAA: 151 New Park Avenue, Box 75, Hartford, CT 06106	North Central CT Area Agency on Aging: (860) 724-6443
		South Central AAA: 117 Washington Avenue, North Haven, CT 06473	South Central Area Agency on Aging: (203) 785-8533
		Southwestern CT AAA: 1000 Lafayette Boulevard, Bridgeport, CT 06604	Southwestern CT Agency on Aging: (203) 814-3698
		Western CT AAA: 84 Progress Lane, Waterbury, CT 06705	Western CT Area Agency on Aging: (203) 757-5449