



# State Resources for Seniors in Connecticut

At PayingforSeniorCare, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.



# 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.

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## 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
<b>Regular Medicaid</b>	<b>\$1,600</b>	\$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
<b>1</b>	\$18,075
<b>2</b>	\$24,353
<b>3</b>	\$30,630
<b>4</b>	\$36,908
<b>5</b>	\$43,186
<b>6</b>	\$49,463
<b>7</b>	\$55,741
<b>8</b>	\$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.

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## **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:

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