



1-800-994-9422



2021 Benefits Quick Guide (rev. 3/1/21)

Medicare Part A 2021 Premium, Deductibles & Co-pays			2021 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (< 30 quarters)	\$259 per month \$471 per month	PART B	\$148.50 per month
Hospital Deductible	(per benefit period deductible)	\$1,484	<u>Those with annual incomes:</u> \$88,001-\$111,000 (single) or \$176,001-\$222,000 (married)	\$207.90 per month (2021) Part D (+ \$12.30 to premium 2021)
Hospital Co-pays	Days 61-90 Days 91-150	\$371 per day \$742 per day	\$111,001-\$138,000 (single) or \$222,001 - \$276,000 (married)	\$297 per month (2021) Part D (+ \$31.80 to premium 2021)
Skilled Nursing facility Co-Pay	Days 21-100	\$ 185.50 per day	For those over these amounts...	Visit www.ssa.gov
			Part B Deductible	\$203 per year (2021)

Medicare Savings Program (MSP) effective 3/21			SSA COLA (1/21) 1.3%		2020 SSI \$794 (one) or \$1191 (couple)	
Program	Status	Income Limit	Status	Income Limit	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10 Income(143% TFA) listed includes (1/1/21) Husky C unearned income disregard of \$362/single & \$724/couple if each has unearned income. Special shared: \$429/mo Assets: \$1600 single; \$2,400 couple	
QMB (Q01) 211% FPL	Single	\$2,265 / mo	Couple	\$3064/ mo		
SLMB (Q03) 231% FPL	Single	\$2,480/ mo	Couple	\$3,354/ mo		
ALMB (Q04) 246% FPL	Single	\$2,641/mo	Couple	\$3,572/ mo		
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$995 (region A) \$885 (reg. B & C) Eff 1/21	Couple	\$1529 (reg. A) \$1420 (reg. B & C)		
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,323/mo	Husky A eff 3/21	

If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D

Medicare Part D Low Income Subsidy (LIS) for 2021 LIS level 1 CO-PAYS FOR MEDICATIONS: \$3.70 - FORMULARY GENERIC DRUGS \$9.20 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up < 100% FPL: \$1.30/\$4* Max \$17 per month* *Cost-sharing waived for level 2 during Fed. Emergency Medicaid Waiver/perm. SNF--no co-pays (LIS Level 3) 2021 CT LIS Benchmark Premium- \$35.16 2021 \$33.06 base premium to calculate penalty Max Income (1/13/21)/Assets for Partial Subsidy (1/21)			Medicaid Expanded Benefits (3/21) HUSKY D <table border="1"> <thead> <tr> <th>Household size</th> <th>MAGI Monthly Income (138%)</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$1482</td> </tr> <tr> <td>Couple</td> <td>\$2004</td> </tr> </tbody> </table> <p>No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at www.accesshealthct.com</p>		Household size	MAGI Monthly Income (138%)	1 person	\$1482	Couple	\$2004	CT Health Insurance Exchange Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Special Enrollment February 15, 2021 - March 15, 2021	
Household size	MAGI Monthly Income (138%)											
1 person	\$1482											
Couple	\$2004											
LIS Single (150%FPL)	\$1,630*- *Includes \$20 disregard	Assets under \$14,790* (1/21) *includes \$1500 burial	Supplemental Nutrition Assistance Program (SNAP)-eff 10/20 - updated in Oct Information below is for 60 years old or older or persons with a disability 15% Emerg.COVID increase eff 1/9/21 thru June. Single person income - \$1968/ mo (max benefit \$234; min benefit \$16) Couple income - \$2,658 / mo (max benefit \$420) There is no asset limit EXCEPT for members whose gross income is more than listed above (185% of the FPL). (asset limit over 185%: \$3,500)									
LIS Couples	\$2,198*-	Assets under \$29,520* (1/21)										
Partial dual eligible pay deductible of \$92 then 15% copayment up to \$6,550 in 2021 then \$3.70/\$9.20												
FPL	Eff 1/17/21											
100% FPL	Single \$1074	Couple \$1,452										
150% FPL	\$1611	\$2,178										

DSS applications mailed to:
 DSS Connect Scanning Center
 P.O.Box 1320
 Manchester, CT 06045-1320
 New W-1LTC Medicaid LTSS - send to LTSS Application Ctrs
 Or apply online:
www.connect.ct.gov
 Questions only
DSS Benefits Line:
1-855-626-6632

CT Energy Assistance Program (CEAP) 10/20			Accepting applications now		Deadline: May 3, 2021	
Household Size	60% median income	*Vulnerable households receive a higher basic benefit: Vulnerable Households include a household member who is age 60+ or a person with a disability, or child under age 6. (basic benefit \$725 up to 100% FPG; \$190 for renters) Crisis Assistance for those unable to secure primary deliverable fuel may be eligible for additional \$710. Asset Limits apply: www.ct.gov/staywarm - (download & email/mail applications) Homeowners - \$15,000 First date of delivery: 11/2/20 211 Renters - \$12,000 Eligible for winter protection shutoff: 11/1/20 -5/1/21 Households (including renters) with up to 60% of median income can qualify if rent is more than 30% of gross income. Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines.				
1 person	\$37,645					
2 people	\$49,228					
3 people	\$60,811					
4 people	\$72,394					
5 people	\$83,977					
6 people	\$95,560					

CT Home Care Program for Elders	Functional Criteria	Income Guidelines	Asset Guidelines
State Funded - Level 1 Closed 7/17	One critical need	No income ceiling	Individual: \$39,114; Couple: \$52,152 (eff 1/21)
State Funded –Level 2	Skilled nursing home level of care*	No income ceiling-9% cost share	Individual: \$39,114 Couple: \$52,152 (eff 1/21) 150% & 200% of CSPA
Medicaid Waiver – Level 3 300% of SSI (\$794) (updated 1/1/21) Applied Income starts at \$2,148 -200%FPL (3/1/21)	Skilled nursing home level of care**	\$2,382/month (1/21) Only the individual’s income is counted toward eligibility	Individual -\$1600 Couple - \$3200 (both receiving services) \$27,676 (one receiving services)1/21 A higher asset amount may be allowed when a spousal assessment is done (Excess home equity limit: \$906,000)
Medicaid – Level 5 (3/21)	1 or 2 critical needs	\$1611 month (150% FPL)	Individual: \$1,600 Medicaid groups: S01 – S04
State-CHCPED-Level 4	Skilled nursing home LOC*	No income ceiling	Individual: \$39,114 Couple: \$52,152 (eff 1/21) Limit 100 slots

*Supervision or cueing ≥ 3 ADLs + need factor; hands-on≥3 ADLs; hands-on≥2 ADLs + need factor. Need factors: Behavioral or cognitive impairment requiring daily supervision to prevent harm or assist with prescribed medications beyond setting up of pills.

Call 1-800-445-5394 to make referrals or refer online <https://www.ascendami.com/Cthomecareforelders/default>
 Eff 1/1/2020 max irrevocable funeral service account \$10,000; life insurance of face value \$1500; 5 year look back. Community Spousal Protected Amount (CSPA): Minimum \$26,076 and max \$130,380.00 (1/21) Home equity limit max: \$906,000. Maximum Monthly Maintenance Needs Allowance: \$3,259.50 (1/21). Minimum: \$2155 (7/20)
 Federal Poverty Levels are usually announced in March of each year

Other Long Term Services and Supports Options

Program	Eligibility	Benefits	How to Apply?
Community First Choice Provision from the Affordable Care Act (ACA)	Anyone functioning at skilled nursing home level of care and on any type of Medicaid (i.e. Husky A, D, C, Med-Connect) No age restriction	Self-directed care; PCA (including family/friends, not spouse); Home delivered services; home modifications; assistive technology; Support Broker	Call 2-1-1 or www.ctmfp.com

Information for Persons with Disabilities

Medicaid Category	Eligibility	Income	Assets
MedConnect (Medicaid for the Employed Disabled)	Persons with disability who have earned income. Proof of disability: Receiving SSD; Medicare after SSD stops or fill out W-300MED (Voc Med) or W-300T19 for medical review	Earned income up to \$6,250/mo or \$75,000/yearly. Premium could apply if income is above 200% FPL (questions on premium: 1-800-656-6684)	\$10,000 (\$15,000 couple) Excluding: car used for work/medical appts, home, approved retirement accts (i.e. IRA,401K) & approved DSS account for special employment expenses Apply W-1E or www.connect.ct.gov
Bureau of Rehabilitation Services (BRS)	Assist persons with disabilities wanting to return to work		1-800-537-2549
BRS Benefits Counselor	Benefits Specialist will explain the benefits of working & how employment works with benefits		1-800-773-4636 to find out your local contact www.portal.ct.gov/ADS
Ticket to Work	9-month trial test period to return to work. Individuals get full benefits regardless of money earned.		1-866-968-7842
Centers for Independent Living	Provide peer support, I&R, advocacy, independent skills training to persons with disabilities		www.cacil.net for contact information
ABLE Act Accounts www.ablencr.org	Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.		1-888-609-3268 https://savewithable.com/ct/home.html
Senior Outreach & Engagement	Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options.		https://portal.ct.gov/DMHAS/Programs-and-Services/Older-Adult-Services

Long-Term Care Medicaid Application Centers (for new W-1LTC Medicaid applications):

Waterbury Office, 279 Thomaston Ave., Waterbury, CT 06702

Bridgeport Office, 925 Housatonic Avenue, Bridgeport, CT 06606

New Haven Office, 50 Humphrey St., New Haven, CT 06513

Greater Hartford Office, 20 Meadow Rd., Windsor, CT 06095—only for Statewide Medicaid Waiver HCBS Applications