



2021 Benefits Quick Guide (rev. 11/23/20)

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

Medicare Savings Program (MSP) effective 3/20			SSA COLA (1/21) 1.3% 2020 SSI \$794 (one) or \$1191 (couple)	
Program	Status	Income Limit	Status	Income Limit
QMB (Q01) 211% FPL	Single	\$2,245.04 / mo	Couple	\$3032.07 / mo
SLMB (Q03) 231% FPL	Single	\$2,457.84/ mo	Couple	\$3,319.47/ mo
ALMB (Q04) 246% FPL	Single	\$2,617.44/mo	Couple	\$3,535.02/ mo
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$984.49 (region A) \$874.38 (reg. B & C) Eff 1/20	Couple	\$1507.09 (reg. A) \$1398.41 (reg. B & C)
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,299/mo

**NO ASSET LIMITS FOR MSP
No Estate Recovery after 1/1/10**

DSS Benefits Line: 1-855-626-6632
Income(143% TFA) listed includes
Husky C unearned income disregard
of \$351/single & \$702/couple if each
has unearned income
Assets: \$1600 single; \$2,400 couple

Husky A eff 3/20

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			Medicaid Expanded Benefits (3/20)		CT Health Insurance Exchange Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Open enrollment Nov 1, 2019 – Jan 15, 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. Emerg 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 (1/17/20)/Assets for Partial Subsidy (1/21)			HUSKY D		
LIS Single (150%FPL)	\$1,615*- *Includes \$20 disregard	Assets under \$14,790* (1/21) *includes \$1500 burial	Household size	MAGI Monthly Income (138%)	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
LIS Couples	\$2,175*-	Assets under \$29,520* (1/21)	1 person	\$1468	
			Couple	\$1983	
Partial dual eligible pay deductible of \$92 then 15% copayment up to \$6,550 in 2021 then \$3.70/\$9.20			No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at www.accesshealthct.com		
			Supplemental Nutrition Assistance Program (SNAP)-eff 10/20 Information below is for 60 years old or older or persons with a disability Single person income - \$1968/ mo (max benefit \$204; min benefit \$16) Couple income - \$2,658 / mo (max benefit \$374; min benefit \$16) There is no asset limit EXCEPT for members whose gross income is more than listed above (185% of the FPL). Updated annually in October (asset limit over 185%: \$3,500)		
FPL	<u>Eff 1/17/20</u>				
100% FPL	<u>Single</u>	<u>Couple</u>			
150% FPL	\$1063	\$1,437			
	\$1595	\$2,155			

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.
1 person	\$37,645	Asset Limits apply: 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.
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 \$2,127-200%FPL (3/1/20)	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 (3/20)	1 or 2 critical needs	\$1595 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.ablenc.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):

- 1) Waterbury Office, 279 Thomaston Ave., Waterbury, CT 06702
 - 2) Bridgeport Office, 925 Housatonic Avenue, Bridgeport, CT 06606
 - 3) New Haven Office, 50 Humphrey St., New Haven, CT 06513
 - 4) Greater Hartford Office, 20 Meadow Rd., Windsor, CT 06095—only for Statewide Medicaid Waiver HCBS Applications
- CHOICES 1-800-994-9422 Funded in part by the Administration for Community Living Grant 11/23/20 eff. 1/1/2021