

## **Medicare Due to Disability and Removed from Husky D?**

### **Decision Tree Alternate Format effective March 2021**

#### **Are you working and have earned income?**

If yes, do you make less than \$75,000 a year and do you have less than \$10,000 in savings or checking account? If you are married, is your savings or checking less than \$15,000?

If yes, apply for MedConnect also called Medicaid for the Employed Disabled.

If you are single and your monthly income is at or below \$2,641 or \$3,572 as a couple you may qualify for help with your Medicare costs. The first \$65 of your earnings and then half of the remaining earnings are not counted towards eligibility for the Medicare Savings Program.

#### **Are you working and do not have earned income?**

Is your monthly income at or below \$2,641 or \$3,572 as a couple? You may qualify for help with your Medicare costs

Enroll in the Medicare Savings Program online at [www.connect.ct.gov](http://www.connect.ct.gov) or in person at any Department of Social Services office or call CHOICES at 1-800-994-9422.

AND

Enroll in a Medicare Part D Prescription Drug Plan. Enroll through [www.medicare.gov](http://www.medicare.gov) planfinder or call 1-800-MEDICARE or contact CHOICES for help at 1-800-994-9422

If your monthly income is less than \$874.38 or \$984.49 for the southwestern portion of Connecticut and you have less than \$1600 in the bank or \$2400 in the bank as a couple, you should consider applying for Husky C Medicaid in addition to the Medicare Savings Program.

If your income is below the income limits just stated or your liquid assets or bank accounts are over the stated limits for Husky C, you should consider enrollment in a Medicare Supplement plan and consider the option of a Medicare Advantage Plan with prescription coverage if you do not qualify for the QMB level of the Medicare Savings Program. The QMB acts as a supplement so a Medicare Supplemental Plan would be unnecessary. Contact CHOICES at 1-800-994-9422 for help.

If you are on Medicare due to a disability and have been removed from Husky D but are over income for the Medicare Savings Program of \$2,489.52 or \$3,375.12 as a couple, you have a decision to make.

You can either enroll in a stand-alone Medicare Part D plan and consider enrollment into a Medicare Supplemental Plan or consider enrollment into a Medicare Advantage Plan with Prescription Coverage. Enrollment into prescription coverage can be done through [www.medicare.gov](http://www.medicare.gov) planfinder, by calling 1-800-MEDICARE or contacting CHOICES 1-800-994-9422 for assistance. CHOICES can help you understand your options for a Medicare Supplement Plan.

Individuals can elect a Medicare Advantage Plan instead of a Medicare Part D plan as long as they have Medicare Part A and B and do not have end stage renal disease at the time of enrollment.

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