

THE  
MEDICAID PROGRAM  
IN CONNECTICUT  
BASIC ELIGIBILITY  
FOR THE ELDERLY, BLIND AND DISABLED

Prepared by:

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**Deaf and hearing impaired individuals may use a TTD/TTY by calling 1-800-842-4524. Questions, concerns, complaints or requests for information in alternative formats must be directed to the Government and Public Relations Office at (860) 424-5010.**

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*MEDICAID*

**ELIGIBLE PERSONS**

- Individuals age 65 or older
- Disabled individuals between the ages of 18 and 65
- Blind Individuals

**NON-FINANCIAL REQUIREMENTS**

An individual must be:

- a U.S. citizen or an eligible non-citizen
- a resident of Connecticut

An individual must cooperate with the Department in establishing eligibility and meet other non-financial eligibility requirements, such as providing a Social Security number.

**FINANCIAL ELIGIBILITY**

Asset Limits

Aged, Blind and Disabled Individuals

Single Person	\$1,600.00
Married Couple	\$2,400.00

## *MEDICAID*

### **EXCLUDED ASSETS**

#### Home Property

Home property is totally excluded in the Medicaid program. Home property includes the dwelling and the surrounding property. The Department does not place a lien against home property.

#### Non-Home Property

Non-home property is excluded for as long as the individual is making a bona fide effort to sell the property.

The Department places a lien against non-home property if the recipient enters a long term care facility, but only under certain conditions.

#### Life Insurance

The cash surrender value of life insurance is excluded if the face value of all such policies is less than \$1,500.00. If the face value exceeds the \$1,500.00 limit, the cash surrender value of the policy is counted toward the asset limit. Term insurance is not counted.

#### Motor Vehicles

- A motor vehicle is excluded if it is needed for employment or the treatment of a specific medical condition.
- If one spouse is institutionalized, one motor vehicle is excluded.
- If no motor vehicle is totally excluded, up to \$4,500.00 of the fair market value of one motor vehicle is excluded.

#### Burial Funds

- Up to \$1,800.00 of a burial fund is excluded, or \$1,500.00 if one spouse is institutionalized.
- Up to \$5,400.00 of an irrevocable burial fund is excluded currently. Additionally, a burial plot which is grave site, opening and closing of a grave site, cremation urn, casket, outer burial container and a headstone or marker, including a contract for the aforementioned items. A gravesite may include a crypt or mausoleum.

January 2012

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**INCOME LIMITS** (Net Income After Deductions)

Aged, Blind and Disabled Individuals

	Monthly Amount <u>(Region A)</u>	Monthly Amount <u>(Regions B + C)</u>
Single Person	\$ 610.61	\$ 506.22
Married Couple	\$ 777.92	\$ 672.10

Institutionalized Individuals

Single Person	\$2,094.00
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**INCOME DEDUCTIONS**

Unearned Income

Community	\$302.00 effective 1/1/12
Sharing with Non-relative	\$369.90 effective 1/1/12
Licensed Boarding Home	\$209.70 effective 1/1/12

Earned Income

In general, the first \$65.00 (\$85.00 for blind persons), and the 1/2 of what remains is deducted from earnings.

January 2012

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### **SPEND-DOWN**

People who have too much income still can get Medicaid by deducting medical bills from their excess income. This process is called a spend-down.

### **TRANSFER OF ASSET PENALTIES**

- These apply only to individuals who receive long term care. Individuals residing in the community may transfer assets without penalty, unless they receive home and community based services.
- Prior to February 8, 2006, a penalty may result if an asset is transferred within 36 months of the date the individual enters a nursing home for less than the fair market value of the asset. If the transferred asset was a trust, the Department will have to look at the transfer back to 60 months.
- On or after February 8, 2006, a penalty may result if an asset is transferred within 60 months of the date the individual enters a nursing home for less than the fair market value of the asset.

### **CO-PAYMENTS**

Only people who are institutionalized are required to help pay for care.

### **BENEFITS**

- Approved medical goods and services, including out-patient services, prescriptions, hospital and nursing home care.
- Private health insurance premiums if the policy is cost effective to maintain.