

## 2022 Benefits Quick Guide (rev. 3/10/22)

Medicare Part A 2022 Premium, Deductibles & Co-pays			2022 Medicare Part B Premiums & Deductibles		
<b>Part A Premium</b>	40+ quarters 30-39 quarters < 30 quarters	\$0 \$274 per month \$499 per month	<b>Part B Standard Premium</b>	\$170.10 per month	
<b>Hospital Deductible</b>	(per benefit period deductible)	\$1,556	<b>Those with annual incomes:</b> \$91,001-\$114,000 (single) or \$182,001-\$228,000 (married)	\$238.10 per month Part D + \$12.40 to premium	
<b>Hospital Co-pays</b> *Lifetime reserve	Days 61-90 Days 91-150*	\$389 per day \$778 per day	\$114,001-\$142,000 (single) or \$228,001 - \$284,000 (married) For those over these amounts...	\$340.20 per month Part D + \$32.10 to premium <b>Visit <a href="http://medicare.gov">medicare.gov</a></b>	
<b>SNF Co-Pay</b>	Days 21-100	\$194.50 per day	<b>Part B Deductible</b>	\$233 per year	
<b>Medicare Savings Program (MSP) effective 3/22</b>			<b>SSA COLA (1/22) 5.9 % 2021 SSI \$841 (one) or \$1261 (couple)</b>		
<b>Program</b>	<b>Status</b>	<b>Income Limit</b>	<b>Status</b>	<b>NO ASSET LIMITS FOR MSP</b>	
<b>QMB (Q01) 211% FPL</b>	<b>Single</b>	\$2,390 / mo	<b>Couple</b>	<b>No Estate Recovery after 1/1/10</b>	
<b>SLMB (Q03) 231% FPL</b>	<b>Single</b>	\$2,617 / mo	<b>Couple</b>	Income (143% TFA) listed includes the disregard (7/1/21) Husky C unearned income disregard of \$409/single & \$818/couple if each has unearned income. Special shared: \$476.90/mo	
<b>ALMB (Q04) 246% FPL</b>	<b>Single</b>	\$2,786 / mo	<b>Couple</b>	Assets: \$1600 single; \$2,400 couple	
<b>Medicaid (Husky C) (for those 65+, blind or with a disability)</b>	<b>Single</b>	\$643.00 (region A) \$532.00 (reg. B & C) Eff 7/21	<b>Couple</b>	\$817.00 (reg. A) \$708.00 (reg. B & C) Eff 7/21	
<b>Husky A (160% FPL)</b>	Caretakers w/ children < 19 years		<b>For two</b>	Magi: \$2,442 /mo Husky A eff. 3/22	
<b>If you qualify for MSP, you will automatically qualify for Full Extra Help and the lower co-pays for Part D</b>					
<b>Medicare Part D</b>			<b>Medicaid Expanded Benefits (3/21)</b>		<b>CT Health Insurance Exchange</b> <b>Access Health CT</b>  Benefits Center- 1-855-805-4325 <a href="http://www.accesshealthct.com">www.accesshealthct.com</a>  <b>Special Enrollment</b> <b>May 1 – August 15, 2021</b>
<b>Full Low Income Subsidy (LIS) 2022</b> LIS Level 1: CO-PAYS FOR MEDICATIONS: \$3.95 - FORMULARY GENERIC DRUGS \$9.85 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up ≤ 100% FPL: \$1.35/\$4 Max \$17 per month LIS Level 3: Medicaid Waiver/SNF - \$0 co-pays 2022 CT LIS Benchmark Premium: \$36.27 2022 \$33.37 base premium to calculate penalty			<b>HUSKY D</b>		
			<b>Household size</b>	<b>MAGI Monthly Income (138%)</b>	
			1 person	\$1563	
			Couple	\$2,106	
			No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at <a href="http://www.accesshealthct.com">www.accesshealthct.com</a>		
<b>2022 Federal Poverty Limits</b> Eff. 3/22			<b>Supplemental Nutrition Assistance Program (SNAP) eff. 10/21</b>		
	<u>Single</u>	<u>Couple</u>	<b>Household size</b>	<b>Gross Income Limit (most households)</b>	<b>Max monthly benefit</b>
<b>100% FPL</b>	\$1133	\$1,526	1	\$1,986	\$250
<b>150% FPL</b>	\$1699	\$2,289	2	\$2,686	\$459
			3	\$3,386	\$658
<b>RENTER'S REBATE - April 1-Oct 1</b> For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with 100% permanent disability. 1 year residency, no asset test. Hotline for questions: 860-418-6377			No asset limit under 185% FPL Asset limit over 185%: \$3,750 <a href="https://portal.ct.gov/SNAP">https://portal.ct.gov/SNAP</a>		
<b>CT Energy Assistance Program (CEAP) 10/21</b>			<b>Accepting applications through May 31, 2022</b>		
<b>Household Size</b>	<b>60% state median income</b>	<ul style="list-style-type: none"> <li>• Up to \$1015 for 'vulnerable' households - age 60+, person with a disability, or under age 6.</li> <li>• Up to \$940 for non-vulnerable households</li> <li>• Renters whose heat is included in rent: \$225 - \$475</li> <li>• <b>Crisis Heating Assistance:</b> Up to \$1,010 for deliverable fuel heated households up to 200% FPG. Up to \$500 for eligible households over 200% FPG.</li> <li>• <b>Safety Net Assistance</b> for those unable to secure primary deliverable fuel may be eligible for up to additional \$700 per delivery.</li> <li>• Households with a member who is responsible for paying for heat and is receiving TFA, State Supplement, Refugee Cash Assistance, SNAP or SSI are categorically eligible for CEAP. Liquid Assets test is suspended.</li> <li>• Apply thru local Community Action Agency – CAA look up and more info at <a href="http://www.ct.gov/staywarm">www.ct.gov/staywarm</a></li> </ul>			
1	\$39,027				
2	\$51,035				
3	\$63,044				
4	\$75,052				
5	\$87,060				
6	\$99,069				

CT Home Care Program for Elders	Functional Criteria	Income Guidelines	Asset Guidelines
<b>State Funded - Level 1</b> <b>Closed 7/17</b>	<b>One critical need</b>	No income ceiling	Individual: \$41,220.00; Couple: \$54,960.00 (eff 1/22) 150% & 200% of CSPA
<b>State Funded –Level 2</b>	<b>Skilled nursing home level of care*</b>	No income ceiling- 4.5% cost share	Individual: \$41,220.00; Couple: \$54,960.00 (eff 1/22) 150% & 200% of CSPA
<b>Medicaid Waiver – Level 3</b> <b>300% of SSI (\$794)</b> <b>(updated 1/1/21)</b>  <b>Applied Income starts at \$2,147-200%FPL (3/1/21)</b>	<b>Skilled nursing home level of care**</b>	\$2,523/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)
<b>Medicaid – Level 5 (3/21)</b>	1 or 2 critical needs	\$1611 month (150% FPL)	Individual: \$1,600 Medicaid groups: S01 – S05
<b>State-CHCPED-Level 4</b>	<b>Skilled nursing home LOC*</b>	No income ceiling	Individual: \$41,220.00; Couple: \$52,960.00 (eff 1/22) 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 of assets. 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-MMNA: \$3,259.50 (1/21). Minimum: \$2177 (7/21)  
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 <a href="http://www.ctmfp.com">www.ctmfp.com</a>

### Information for Persons with Disabilities

MedConnect  (Medicaid for the Employed Disabled)	Persons with a disability who have earned income. Proof of disability: Receiving SSD; Medicare Part A after SSD stops or fill out W-300MED (Voc. Med) or W-300T19 for medical review by DSS	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 <a href="http://www.connect.ct.gov">www.connect.ct.gov</a>
Bureau of Rehabilitation Services (BRS)	Assist persons with disabilities wanting to return to work		1-800-537-2549
BRS Benefits Counselor	Benefits Specialist explain the benefits of working & how employment works with benefits		1-800-773-4636 to find out your local contact <a href="http://www.portal.ct.gov/ADS">www.portal.ct.gov/ADS</a>
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		<a href="http://www.cacil.net">www.cacil.net</a> for contact information
ABLE Act Accounts <a href="http://www.ablenrc.org">www.ablenrc.org</a>	Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.		1-888-609-3268 <a href="https://savewithable.com/ct/home.html">https://savewithable.com/ct/home.html</a>
Senior Outreach & Engagement	Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options.		<a href="https://portal.ct.gov/DMHAS/Programs-and-Services/Older-Adult-Services">https://portal.ct.gov/DMHAS/Programs-and-Services/Older-Adult-Services</a>

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

Waterbury Office, 249 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—For Statewide Medicaid Waiver HCBS Applications only