



Benefits Quick Guide

CHOICES 1 (800) 994-9422

1. Medicare Savings Program (MSP)

Effective 3/1/23-2/29/24

QMB

Monthly Income Guideline

- Single: \$2,564
- Couple: \$3,468

SLMB

Monthly Income Guidelines

- Single: \$2,807
- Couple: \$3,797

ALMB

Monthly Income Guidelines

- Single: \$2,989
- Couple: \$4,043

Important notes about MSP

- There is no asset limit or estate recoupment for MSP.
- Individuals who qualify for MSP and missed enrollment into Medicare A and/or B may be able to enroll into Medicare through MSP. [For information on how to enroll into Medicare through MSP, click here.](#)
- Earned income disregard applies to income limits: For earned income, the first \$65 and then half of the remainder is not counted toward eligibility. [For more info on the Medicare Savings Program, click here.](#)

2. Extra Help/Low Income Subsidy (LIS)

Effective 1/1/23-12/31/23

Full LIS Level 1 copays

(Medicare + MSP)

- Generic drugs: \$4.15
- Brand Drugs: \$10.35

Full LIS Level 2 copays

(Medicare + HUSKY C)

- Generic drugs: \$1.45
- Brand Drugs: \$4.30
- Maximum out of pocket cost-sharing \$17 per month

Full LIS Level 3 copays

(Medicare + Medicaid Waiver or SNF)

- \$0 cost-sharing

Important notes about LIS:

- MSP recipients automatically qualify for full LIS level 1.
- Connecticut residents should consider applying for LIS through MSP because MSP has no asset restrictions and higher income guidelines.
- Beneficiaries who have LIS will be randomly assigned to a benchmark Part D plan if they do not select a plan on their own. Beneficiaries with Extra Help who are enrolled in a benchmark plan will have a \$0 monthly premium for their coverage. However, they still benefit from a plan comparison to determine the best plan that covers all their medications.
- Individuals entitled to LIS who do not yet have a Part D plan can be eligible for immediate drug coverage through **LI NET**. [For more information on LI NET and eligibility requirements, click here.](#)

3. Medicaid for those age 65+, blind or with a disability (HUSKY C)

Effective 7/1/22-6/30/23. Disregards updated eff. 1/1/23.

Husky C Monthly Income Guidelines:

- Single: \$879*
- Couple: \$1,062*

HUSKY C Asset limits:

- Single: \$1,600
- Couple: \$2,400

***Standard disregards (included in income limits above):**

Unearned income disregard

- Single \$482
- Couple: \$818

Earned income disregard:

- Subtract \$65, then divide by half

Important notes about HUSKY C:

- State income regions A, B and C eliminated 7/1/22 – statewide standard limit now in effect.
- Income limits include single unearned disregard of \$482 and couple unearned disregard of \$818. The special shared disregard is \$549.90. Income is based on 143% of TFA.

4. Medicaid Expanded Benefits (HUSKY D)

Effective 3/1/23

Husky D Monthly Income Guidelines

- Household Size of 1 MAGI monthly Income: \$1677
- Household Size of 2 MAGI monthly Income: \$2268

Important notes about HUSKY D:

- For those 18-64 without minor children or Medicare
- Apply through Access Health CT online at accesshealthct.com
- Eligibility is based on Modified Adjusted Gross Income (MAGI) in the tax household
- No spend-down provision if you are over the income guidelines
- No asset limits

5. Medicaid for Employees with Disabilities (MED-CONNECT)

Effective 7/1/22-6/30/23

MED-CONNECT Income limits:

- Earnings up to \$75,000/year

MED-CONNECT Asset limits:

- Single person - \$10,000
- Married couple - \$15,000

Important notes about MED-CONNECT:

- Enrollees can have income up to \$75,000 per year and qualify for full Medicaid/HUSKY Health coverage.
- Enrollees may have to pay monthly premium, depending on their income level.
- Only the applicant's income counts to determine program eligibility. Spouse's income is counted when determining monthly premium amounts.
- [Full MED-CONNECT program details can be found by clicking here.](#)

6. Medicaid for parents and caregivers with children under age 19 (HUSKY A)

Effective 3/1/23

Monthly Income Limits for parents/caregivers:

- Family of 1: \$1,944
- Family of 2: \$2,630

Important notes about HUSKY A:

- There are other groups covered under HUSKY A, including pregnant women. There are different income and asset limits for different groups under HUSKY A. [To view the Husky full eligibility chart, click here.](#)
- Eligibility is based on Modified Adjusted Gross Income (MAGI).
- There is no asset test for this HUSKY A coverage group.
- SSI and certain other types of income do not count toward eligibility limits, and certain expenses are deducted from eligibility.

7. Supplemental Nutrition Assistance Program (SNAP)

Effective 10/1/22-9/30/23

Gross monthly income limits

- Household Size of 1: \$2,265
- Household Size of 2: \$3,052

Asset limits

- Households below 200% FPL: No asset limit
- Households above 200% FPL: \$4,250

Maximum monthly SNAP benefit

- Household Size of 1: \$281
- Household Size of 2: \$516

Important notes about SNAP

- Certain income and assets are not counted toward eligibility.
- Emergency SNAP supplemental benefits are ending as of February 2023.
- [For full SNAP program details, click here.](#)

8. Information and Programs for Persons with Disabilities

- **Bureau of Rehabilitation Services (BRS)**
Assists persons with disabilities wanting to return to work. Call 1-800-537-2549.
- **BRS Benefits Counseling**
Benefits Specialist explain the benefits of working and how employment works without benefits
Call 1-800-773-4636 or [click here to find your local contact for a BRS Benefits Counselor.](#)
- **Ticket to Work**
9-month trial test period to return to work. Individuals get full benefits regardless of money earned. Call 1-866-968-7842.
- **Centers for Independent Living (CILs)**
Provide peer support, I&R, advocacy, independent skills training to persons with disabilities
[Click here for your local Center for Independent Living contact information](#)
- **ABLE Accounts**
Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.
Call 1-888-609-3268 or [click here for more information on ABLE accounts.](#)
- **Senior Outreach and Engagement**
Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options. [Click here for more information and regional contacts for the Senior Outreach and Engagement Program.](#)

9. DSS Contacts

- **Mailing applications**
Husky C, MSP and SNAP benefit applications are mailed to:
DSS Connect Scanning Center, PO Box 1320, Manchester, CT 06045-1320
- **Online Applications**
Applications for most programs can be completed online at www.connect.ct.gov
- **DSS Benefits Center telephone line**
Consumers can call **1-855-626-6632** to check on the status of benefits and to report changes.