



STATE OF CONNECTICUT
DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL


Janel Simpson, Deputy Commissioner

January 1, 2019
Effective Date

POLICY TRANSMITTAL NO.: UP-19-01

SUBJECT: Long Term Services and Supports, Fair Hearings, Adjustment of Community Spouse Allowance

This transmits a clarification of how to determine the amount of income generated by the Community Spouse (CS) assets when using internet websites such as depositaccounts.com.

CURRENT PROCEDURES:

The guidelines advise to use the average of the three highest rates of return using banks with a physical presence in the state of residence using the internet website bankrate.com.

REVISED PROCEDURES:

Under the revision, the guidelines provide a recommendation to use the internet website depositaccounts.com to determine the income generated by the CS' assets by choosing the three highest yields on 12 month CDs using banks that have a physical presence in Connecticut. For spouses who live in another state, average of the three highest yields in banks with a physical presence in the state where the spouse resides.

This revision is effective January 1, 2019.

INSTRUCTIONS FOR UPDATING THE UPM:

Remove and Recycle

P-1570.30, page 2

Insert

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DISPOSITION: This Policy Transmittal may be recycled once the UPM has been updated.

DISTRIBUTION: UPM list

RESPONSIBLE UNITS: Eligibility Policy and Program Support

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**CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL**

Date: 01-1-19

Transmittal: UP-03-28

P-1570.30

Section:
The Eligibility Process

Type:
PROCEDURES

Chapter:
Fair Hearings

Program: MAABD

Subject:
Adjustment of CSPA

- P-1570.30
1. Determine the reason for the Fair Hearing request.
 2. If the Fair Hearing is being requested because the requester considers the computation of the CSPA to be incorrect, go to P-1570.25 - "Calculation of CSPA."
 3. If the Fair Hearing is being requested because the requester feels that the community spouse's income from all sources including income from the CSPA is insufficient to meet the MMNA, go to step 4.
 4. Obtain a Fair Hearing Summary with:
 - a copy of the request for the assessment
 - a copy of the notification of the result of the assessment
 - a copy of any documentation used for the assessment
 - verification of the community spouse's monthly needs
 - verification of the community spouse's gross monthly income.
 5. Calculate the MMNA for the community spouse following the procedures in P-5035.10 - "MMNA."
 6. If it is claimed that the community spouse (CS) has exceptional circumstances resulting in significant financial duress, evaluate the claim and adjust the MMNA, if appropriate, by following the procedures in P- 1570.26.
 7. Determine whether the CS' own income, including income generated from his or her present CSPA, plus income that may be diverted from the institutionalized spouse, is sufficient to meet the CS' MMNA (using the MMNA from step 5 or 6, as appropriate).
 8. If the income from step 7 is sufficient to meet the CS' MMNA, stop here. Do not adjust the CSPA.

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P-1570.30 page 2

Section:
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- P-1570.30
9. If the income from step 7 is not sufficient, compare the income currently being generated by the CS' assets (the CSPA amount) to what **would** be generated if the assets were producing income at a rate equal to the current average rate of return generated by a 12 month CD. To determine the return generated by a 12 month CD, average the three highest yields on 12 month CDs for banks with a physical presence in Connecticut. This figure can be obtained by referring to a reliable internet website, such as depositaccounts.com. If depositaccounts.com no longer exists or no longer provides information about banks with a physical presence in Connecticut, you may use a different website to obtain information about the rate of return on a 12 month CD for banks with a physical presence in Connecticut. Document the source of your information in the case notes. For spouses who live in another state, the yield determination should be based on the average of the three highest yields in banks with a physical presence in the state where the spouse resides. Again, if you cannot obtain this information using depositaccounts.com, you may use a different website and document the source of your information in the case notes.
- Compute the income generated based on the higher of the two figures described in step 9 above.
 - If the CS' assets, producing income at the appropriate rate described above, when added to the CS' other income, would be sufficient to meet the CS' MMNA, stop here. Do not adjust the CSPA.
 - If the income would not be sufficient, continue to step 10.
10. If you determine that the CSPA should be increased, compute the amount of assets, based on the current average rate of return on a 12 month CD, needed to generate sufficient income to raise the community spouse's income to the MMNA. This the adjusted CSPA.