

## 2021 Benefits Quick Guide (rev. 8/13/21)

Medicare Part A 2021 Premium, Deductibles & Co-pays			2021 Medicare Part B Premiums & Deductibles	
<b>Part A Premium</b>	(30-39 quarters) ( < 30 quarters)	\$259 per month \$471 per month	<b>PART B</b> <b>Those with annual incomes:</b> \$88,001-\$111,000 (single) or \$176,001-\$222,000 (married)  \$111,001-\$138,000 (single) or \$222,001 - \$276,000 (married) For those over these amounts...	
<b>Hospital Deductible</b>	(per benefit period deductible)	\$1,484		
<b>Hospital Co-pays</b> *Lifetime reserve	Days 61-90 Days 91-150*	\$371 per day \$742 per day	<b>\$148.50</b> per month  <b>\$207.90</b> per month (2021) Part D (+ \$12.30 to premium 2021)  <b>\$297</b> per month (2021) Part D (+ \$31.80 to premium 2021) <b>Visit <a href="http://www.ssa.gov">www.ssa.gov</a></b>	
<b>Skilled Nursing Facility Co-Pay</b>	Days 21-100	\$ 185.50 per day	<b>Part B Deductible</b> <b>\$203</b> per year (2021)	

Medicare Savings Program (MSP) effective 3/21			SSA COLA (1/21) 1.3 %	2021 SSI \$794 (one) or \$1191 (couple)	
Program	Status	Income Limit	Status	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10	
QMB (Q01) 211% FPL	Single	\$2,265 / mo	Couple	Income (143% TFA) listed includes (7/1/21) Husky C unearned income disregard of \$362/single & \$724/couple if each has unearned income. Special shared: \$429/mo Assets: \$1600 single; \$2,400 couple	
SLMB (Q03) 231% FPL	Single	\$2,480 / mo	Couple		
ALMB (Q04) 246% FPL	Single	\$2,641 / mo	Couple		
<b>Medicaid (Husky C)</b> (for those 65+, blind or with a disability)	Single	\$1,005 (region A) \$894 (reg. B & C) Eff 7/21	Couple		
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,323 / mo Husky A eff 3/21	

**If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D**

<b>Medicare Part D Low Income Subsidy (LIS) for 2021</b> <b>LIS Level 1: CO-PAYS FOR MEDICATIONS:</b> \$3.70 - FORMULARY GENERIC DRUGS \$9.20 - FORMULARY BRAND NAME DRUGS <b>LIS Level 2: Medicaid recipients up ≤ 100% FPL:</b> \$1.30/\$4 Max \$17 per month <b>LIS Level 3: Medicaid Waiver/perm. SNF - \$0 co-pays</b> 2021 CT LIS Benchmark Premium: \$35.16 2021 \$33.06 base premium to calculate penalty <b>Partial Low Income Subsidy</b> Max Income (1/13/21)/ Assets for Partial Subsidy (1/21):	<b>Medicaid Expanded Benefits (3/21)</b> <b>HUSKY D</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 30%;">Household size</th> <th>MAGI Monthly Income (138%)</th> </tr> <tr> <td>1 person</td> <td>\$1482</td> </tr> <tr> <td>Couple</td> <td>\$2,004</td> </tr> </table> <p style="text-align: center;">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></p>	Household size	MAGI Monthly Income (138%)	1 person	\$1482	Couple	\$2,004	<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>									
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">LIS (1/21)</td> <td style="width: 15%;">\$1,630*- *Includes \$20 disregard</td> <td style="width: 70%;">Assets under \$14,790* (1/21) *includes \$1500 burial</td> </tr> <tr> <td>LIS Couples</td> <td>\$2,198*</td> <td>Assets under \$29,520*(1/21)</td> </tr> </table> <p style="text-align: center;">Partial dual eligible pay deductible of \$92 then 15% copayment up to \$6,550 in 2021 then \$3.70/\$9.20</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 15%;">2021 FPL</th> <th style="width: 15%;">Single</th> <th style="width: 70%;">Couple</th> </tr> <tr> <td>100% FPL</td> <td>\$1074</td> <td>\$1,452</td> </tr> <tr> <td>150% FPL</td> <td>\$1611</td> <td>\$2,178</td> </tr> </table>	LIS (1/21)	\$1,630*- *Includes \$20 disregard	Assets under \$14,790* (1/21) *includes \$1500 burial	LIS Couples	\$2,198*	Assets under \$29,520*(1/21)	2021 FPL	Single	Couple	100% FPL	\$1074	\$1,452	150% FPL	\$1611	\$2,178	<b>Supplemental Nutrition Assistance Program (SNAP)-eff 10/20</b> - updated in October <b>Information below is for 60 years old+ or persons with a disability</b> <span style="background-color: red; color: white; padding: 2px;">15% Emerg Covid increase eff. thru 9/30/21</span> Single person income - <b>\$1968/ mo (w/ Covid: max benefit \$234; min benefit \$16)</b> Couple income – <b>\$2,658/ mo (max benefit \$430; min benefit \$16)</b> No asset limit EXCEPT for members whose gross income is more than income listed above ( <b>185%</b> of the FPL). (asset limit over 185%: \$3,500)	<b>DSS applications mailed to:</b> DSS Connect Scanning Center P.O.Box 1320 Manchester, CT 06045-1320 New W-1LTC Medicaid LTSS - send to LTSS Application Centers Or apply online: <a href="http://www.connect.ct.gov">www.connect.ct.gov</a> Questions only <span style="background-color: yellow;">DSS Benefits Line:</span> <span style="background-color: yellow;">1-855-626-6632</span>
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**CT Energy Assistance Program (CEAP) 10/20      Accepting applications through June 15, 2021**

Household Size	60% state median income	*Vulnerable households receive a higher basic benefit: Vulnerable Households include a household member who is age 60+ or a person with a disability, or child under age 6. (basic benefit \$725 up to 100% FPG; \$190 for renters) Crisis Assistance for those unable to secure primary deliverable fuel may be eligible for up to additional \$710.
1 person	\$37,645	<span style="background-color: yellow;">UPDATES: Liquid assets requirements are eliminated for the rest of the program year</span> Households with a member who is responsible for paying for heat and is receiving DSS cash or SNAP benefits are categorically eligible for CEAP. Last day to apply is June 15, 2021 <a href="http://www.ct.gov/staywarm">www.ct.gov/staywarm</a> - (download & email/mail applications) <b>211</b>
2 people	\$49,228	
3 people	\$60,811	
4 people	\$72,394	
5 people	\$83,977	
6 people	\$95,560	

CT Home Care Program for Elders	Functional Criteria	Income Guidelines	Asset Guidelines
State Funded - Level 1 <b>Closed 7/17</b>	One critical need	No income ceiling	Individual: \$39,114; Couple: \$52,152 (eff 1/21) 150% & 200% of CSPA
State Funded –Level 2	Skilled nursing home level of care*	No income ceiling- 9% cost share	Individual: \$39,114; Couple: \$52,152 (eff 1/21) 150% & 200% of CSPA
Medicaid Waiver – Level 3 300% of SSI (\$794) (updated 1/1/21)  Applied Income starts at \$2,148-200%FPL (3/1/21)	Skilled nursing home level of care**	\$2,382/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)
Medicaid – Level 5 (3/21)	1 or 2 critical needs	\$1611 month (150% FPL)	Individual: \$1,600 Medicaid groups: S01 – S04
State-CHCPED-Level 4	Skilled nursing home LOC*	No income ceiling	Individual: \$39,114; Couple: \$52,152 (eff 1/21) 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			
Program	Eligibility	Income	Assets
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