

2021 Benefits Quick Guide (rev. 3/1/21)

Medicare Part A 2021 Premium, Deductibles & Co-pays			2021 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (< 30 quarters)	\$259 per month \$471 per month	PART B Those with annual incomes: \$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...	
Hospital Deductible	(per benefit period deductible)	\$1,484		
Hospital Co-pays *Lifetime reserve	Days 61-90 Days 91-150*	\$371 per day \$742 per day	Part B Deductible \$203 per year (2021)	
Skilled Nursing Facility Co-Pay	Days 21-100	\$ 185.50 per day		

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	Income Limit	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10 Income(143% TFA) listed includes (1/1/21) 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	
QMB (Q01) 211% FPL	Single	\$2,265 / mo	Couple	\$3,064/ mo		
SLMB (Q03) 231% FPL	Single	\$2,480 / mo	Couple	\$3,354 / mo		
ALMB (Q04) 246% FPL	Single	\$2,641 / mo	Couple	\$3,572 / mo		
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$995 (region A) \$885 (reg. B & C) Eff 1/21	Couple	\$1529 (reg. A) \$1420 (reg. B & C) Eff 1/22		
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

Medicare Part D Low Income Subsidy (LIS) for 2021 LIS level 1 CO-PAYS FOR MEDICATIONS: \$3.70 - FORMULARY GENERIC DRUGS \$9.20 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up ≤ 100% FPL: \$1.30/\$4 Max \$17/mo -No cost sharing during Fed Emergency Medicaid Waiver/perm. SNF—no co-pays (LIS Level 3) 2021 CT LIS Benchmark Premium- \$35.16 2021 \$33.06 base premium to calculate penalty Partial Low Income Subsidy Max Income (1/13/21)/ Assets for Partial Subsidy (1/21)	Medicaid Expanded Benefits (3/21) HUSKY D <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 www.accesshealthct.com</p>	Household size	MAGI Monthly Income (138%)	1 person	\$1482	Couple	\$2,004	CT Health Insurance Exchange Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Special Enrollment February 15, 2021– March 15, 2021									
Household size	MAGI Monthly Income (138%)																
1 person	\$1482																
Couple	\$2,004																
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">LIS ((1/21) Single (150%FPL)</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; background-color: #fce4d6; padding: 2px;">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) Single (150%FPL)	\$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	Supplemental Nutrition Assistance Program (SNAP)-eff 10/20 - updated in October Information below is for 60 years old+ or persons with a disability 15% Emerg Covid increase eff 1/9/21 thru June Single person income - \$1968/ mo (w/ Covid: max benefit \$234; min benefit \$16) Couple income – \$2,658/ mo (max benefit \$420; min benefit \$16) No asset limit EXCEPT for members whose gross income is more than income listed above (185% of the FPL). (asset limit over 185%: \$3,500)	DSS applications mailed to: 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: www.connect.ct.gov Questions only DSS Benefits Line: 1-855-626-6632
LIS ((1/21) Single (150%FPL)	\$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															

CT Energy Assistance Program (CEAP) 10/20 Accepting applications now Deadline: May 3, 2021

Household Size	60% 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. (basics benefit \$725 up to 100% FPG; \$190 for renters) Crisis Assistance for those unable to secure primary deliverable fuel may be eligible for additional \$710.
1 person	\$37,645	Asset Limits apply: Homeowners - \$15,000 Renters – \$12,000 Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines. Households with heat included in rent with up to 60% of median income can qualify if rent is more than 30% of gross income.
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 Closed 7/17	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: \$2155 (7/20)
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 www.ctmfp.com

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 www.connect.ct.gov
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 www.portal.ct.gov/ADS
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		www.cacil.net for contact information
ABLE Act Accounts www.ablenrc.org	Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.		1-888-609-3268 https://savewithable.com/ct/home.html
Senior Outreach & Engagement	Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options.		https://portal.ct.gov/DMHAS/Programs-and-Services/Older-Adult-Services

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

Waterbury Office, 279 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