



1-800-994-9422



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

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

| Medicare Savings Program (MSP) effective 3/21                                   |                                   |  | SSA COLA (1/21) 1.3% |  | 2020 SSI \$794 (one) or \$1191 (couple)   |  |
|---|-----------------------------------|--|----------------------|--|---|--|
| Program   | Status                            | Income Limit                                       | Status               | Income Limit                           | <b>NO ASSET LIMITS FOR MSP</b><br><b>No Estate Recovery after 1/1/10</b><br><b>Income(143% TFA) listed includes</b><br><b>(1/1/21) Husky C unearned income</b><br><b>disregard of \$362/single &amp;</b><br><b>\$724/couple if each has unearned</b><br><b>income. Special shared: \$429/mo</b><br><b>Assets: \$1600 single; \$2,400 couple</b> |  |
| QMB (Q01) 211% FPL  | Single                            | \$2,265 / mo                                       | Couple               | \$3064/ 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                            |   |  |
| <b>Medicaid (Husky C)</b><br><b>(for those 65+, blind or with a disability)</b> | Single                            | \$995 (region A)<br>\$885 (reg. B & C)<br>Eff 1/21 | Couple               | \$1529 (reg. A)<br>\$1420 (reg. B & C) |   |  |
| <b>Husky A (160% FPL)</b>   | Caretakers w/ children < 19 years |  | <b>For two</b>       | 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  |                                       |   | Medicaid Expanded Benefits (3/21)<br>HUSKY D   |  | CT Health Insurance Exchange<br>Access Health CT  |                            |          |        |        |        |  |  |
|--|---------------------------------------|---|--|--|---|----------------------------|----------|--------|--------|--------|--|--|
| <b>LIS level 1 CO-PAYS FOR MEDICATIONS:</b><br><b>\$3.70 - FORMULARY GENERIC DRUGS</b><br><b>\$9.20 - FORMULARY BRAND NAME DRUGS</b><br><b>LIS Level 2: Medicaid recipients up &lt; 100% FPL:</b><br><b>\$1.30/\$4* Max \$17 per month*</b><br>*Cost-sharing waived for level 2 during Fed. Emergency<br><b>Medicaid Waiver/perm. SNF--no co-pays (LIS Level 3)</b><br><b>2021 CT LIS Benchmark Premium- \$35.16</b><br><b>2021 \$33.06 base premium to calculate penalty</b><br><b>Max Income (1/13/21)/Assets for Partial Subsidy (1/21)</b> |                                       |   | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Household size</th> <th>MAGI Monthly Income (138%)</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$1482</td> </tr> <tr> <td>Couple</td> <td>\$2004</td> </tr> </tbody> </table>   |  | Household size  | MAGI Monthly Income (138%) | 1 person | \$1482 | Couple | \$2004 | <b>Benefits Center- 1-855-805-4325</b><br><a href="http://www.accesshealthct.com">www.accesshealthct.com</a><br><br><b>Special Enrollment</b><br><b>February 15, 2021</b><br><b>- March 15, 2021</b> |  |
| Household size   | MAGI Monthly Income (138%)            |   |  |  |   |                            |          |        |        |        |  |  |
| 1 person   | \$1482                                |   |  |  |   |                            |          |        |        |        |  |  |
| Couple   | \$2004                                |   |  |  |   |                            |          |        |        |        |  |  |
| LIS Single (150%FPL)   | \$1,630*-<br>*Includes \$20 disregard | Assets under \$14,790*<br>(1/21)<br>*includes \$1500 burial | <b>Supplemental Nutrition Assistance Program (SNAP)-eff 10/20 - updated in Oct</b><br><b>Information below is for 60 years old or older or persons with a disability</b><br>15% Emerg.COVID increase eff 1/9/21 thru June. Single person income - <b>\$1968/ mo (max benefit \$234; min benefit \$16)</b><br>Couple income - <b>\$2,658 / mo (max benefit \$420)</b><br>There is no asset limit EXCEPT for members whose gross income is more than listed above ( <b>185%</b> of the FPL).<br>(asset limit over 185%: \$3,500) |  | <b>DSS applications mailed to:</b><br>DSS Connect Scanning Center<br>P.O.Box 1320<br>Manchester, CT 06045-1320<br>New W-1LTC Medicaid LTSS - send to LTSS Application Ctrs<br>Or apply online:<br><a href="http://www.connect.ct.gov">www.connect.ct.gov</a><br><br><b>Questions only</b><br><b>DSS Benefits Line:</b><br><b>1-855-626-6632</b> |                            |          |        |        |        |  |  |
| LIS Couples  | \$2,198*-                             | Assets under \$29,520*<br>(1/21)                            |  |  |   |                            |          |        |        |        |  |  |
| <b>Partial dual eligible pay deductible of \$92 then 15% copayment up to \$6,550 in 2021 then \$3.70/\$9.20</b>  |                                       |   |  |  |   |                            |          |        |        |        |  |  |
| FPL  | Eff 1/17/21                           |   |  |  |   |                            |          |        |        |        |  |  |
| 100% FPL   | Single \$1074                         | Couple \$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 | <b>*Vulnerable households receive a higher basic benefit:</b> 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)<br>Crisis Assistance for those unable to secure primary deliverable fuel may be eligible for additional \$710.<br><b>Asset Limits apply:</b><br><b>Homeowners - \$15,000</b><br><b>Renters - \$12,000</b><br>Households (including renters) with up to 60% of median income can qualify if rent is more than 30% of gross income.<br>Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines. |
|-----------------|-------------------|--|
| <b>1 person</b> | \$37,645          |  |
| <b>2 people</b> | \$49,228          |  |
| <b>3 people</b> | \$60,811          |  |
| <b>4 people</b> | \$72,394          |  |
| <b>5 people</b> | \$83,977          |  |
| <b>6 people</b> | \$95,560          |  |

| CT Home Care Program for Elders  | Functional Criteria                  | Income Guidelines  | Asset Guidelines  |
|--|--------------------------------------|--|---|
| State Funded - Level 1<br><b>Closed 7/17</b>   | One critical need                    | No income ceiling  | Individual: \$39,114; Couple: \$52,152 (eff 1/21)   |
| 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)<br>150% & 200% of CSPA   |
| Medicaid Waiver – Level 3<br>300% of SSI (\$794)<br>(updated 1/1/21)<br><br>Applied Income starts at \$2,148 -200%FPL (3/1/21) | Skilled nursing home level of care** | \$2,382/month (1/21)<br>Only the individual's income is counted toward eligibility | Individual -\$1600<br>Couple - \$3200 (both receiving services)<br>\$27,676 (one receiving services)1/21<br>A higher asset amount may be allowed when a spousal assessment is done<br>(Excess home equity limit: \$906,000) |
| Medicaid – Level 5 (3/21)  | 1 or 2 critical needs                | \$1611 month (150% FPL)  | Individual: \$1,600<br>Medicaid groups: S01 – S04   |
| State-CHCPED-Level 4   | Skilled nursing home LOC*            | No income ceiling  | Individual: \$39,114 Couple: \$52,152 (eff 1/21)<br>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. 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: \$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)<br>No age restriction | Self-directed care; PCA (including family/friends, not spouse); Home delivered services; home modifications; assistive technology;<br>Support Broker | Call 2-1-1 or <a href="http://www.ctmfp.com">www.ctmfp.com</a> |

| Information for Persons with Disabilities                                 |  |   |  |
|---|--|---|--|
| Medicaid Category   | Eligibility  | Income  | Assets   |
| MedConnect<br><br>(Medicaid for the Employed Disabled)                    | Persons with disability who have earned income. Proof of disability: Receiving SSD; Medicare after SSD stops or fill out W-300MED (Voc Med) or W-300T19 for medical review | 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)<br>Excluding: car used for work/medical appts, home, approved retirement accts (i.e. IRA,401K) & approved DSS account for special employment expenses<br>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 will 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<br><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<br><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, 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—only for Statewide Medicaid Waiver HCBS Applications