Benefits Quick Guide

CHOICES 1 (800) 994-9422

1. **Medicare Savings Program (MSP)**  
   Effective 3/1/23-2/29/24
   **QMB**  
   Monthly Income Guidelines  
   - 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.