



2017 Benefits Quick Guide (rev 2/28/17)

Medicare Part A 2017 Premium, Deductibles & Co-pays			2017 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (< 30 quarters)	\$227 per month \$413 per month	PART B for those held harmless (when total premium is removed from SS check as of 1/17)	\$109 per month
Hospital Deductible	(per benefit period deductible)	\$1,316	Those with annual incomes: \$85,001-\$107,000 (single) or \$170,001-\$214,000 (married)	All others: \$134 per month
Hospital Co-pays	Days 61-90 Days 91-150	\$329 per day \$658 per day	\$107,001-\$160,000 (single) or \$214,001 - \$320,000 (married) For those over these amounts...	\$187.50 per month Part D (add \$13.30 to premium)
Skilled Nursing facility Co-Pay	Days 21-100	\$ 164.50 per day	Part B Deductible	\$267.90 per month Part D (add \$34.20 to premium)
				Visit www.ssa.gov

Medicare Savings Program (MSP) (rev . 3/17)			SSA COLA .3%		SSI \$735 (one) or \$1103 (couple)
Program	Status	Income Limit	Status	Income Limit	
QMB (Q01) 211% FPL	Single	\$2,120.55 / mo	Couple	\$2,854.83 / mo	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10
SLMB (Q03) 231% FPL	Single	\$2,321.55 / mo	Couple	\$3125.43 / mo	DSS Benefits Line: 1-855-626-6632
ALMB (Q04) 246% FPL	Single	\$2,472.30/mo	Couple	\$3,328.38/ mo	Income listed includes Husky C unearned income disregard of \$339/single & \$678/couple if each has unearned income
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$972.49 (region A) \$862.38(reg. B & C)	Couple	\$1483.09 (reg. A) \$1374.41 (reg. B & C)	Assets: \$1600 single; \$2,400 couple
Husky A (155% FPL)	For one	MAGI- \$1557.75/mo	For two	MAGI-\$2097.50/mo	With children under 19 yrs (eff. 3/17)

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 2017			Medicaid Expanded Benefits (3/17)		CT Health Insurance Exchange
LIS CO-PAYS FOR MEDICATIONS:			HUSKY D		Access Health CT
\$3.30 - FORMULARY GENERIC DRUGS			Household size	MAGI Monthly Income	Benefits Center- 1-855-805-4325
\$8.25 - FORMULARY BRAND NAME DRUGS					
Medicaid recipients up ≤ 100% FPL: \$1.20 /\$3.70			1 person	\$1386.90	
- Max \$17 per month			Couple	\$1867.14	
Medicaid Waiver/permanently in SNF—no co-pays			No asset restrictions		Next Open enrollment Nov 1, 2017 – Jan 31, 2018
LIS Benchmark Premium for CT- \$34.83 (2017)			Age 18-64 without Medicare		
Max Income/Assets for Partial Subsidy (3/17)			No spend down, MAGI income		DSS applications are mailed to: DSS Connect Scanning Center P.O.Box 1320 Manchester, CT 06045-1320 Or apply online: www.connect.ct.gov DSS Benefits Line:
LIS Single	\$1,528*	Assets under \$13,820	Supplemental Nutrition Assistance Program (SNAP) (eff. Oct 2016)		
LIS Couples	\$2,556 *	Assets under \$27,600	Single person 185% FPL gross income - \$1832/ mo (max benefit \$194)		
CT residents should consider applying for LIS through MSP which has no asset restrictions and higher income limits.			Couple 185% FPL income – \$2,470 / mo (max benefit \$357)		
FPL	Single	Couple	There is no asset limit EXCEPT for members who are 60 years old or a person with a disability whose gross income is more than 185% of the Federal Poverty Level.		
100% FPL	\$1005	\$1,358	(asset limit over 185%: \$3,250)		
150% FPL	\$1006-1256	\$1693-\$2030			

CT Energy Assistance Program (CEAP) 10/16 Currently accepting applications		
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. (\$590 versus \$535)
1 person	\$33,880.60	Asset Limits apply: www.ct.gov/staywarm
2 people	\$44,305.40	Homeowners - \$15,000 First date of delivery: 11/9/16
3 people	\$54,730.20	Renters – \$12,,000 Eligible for winter protection shutoff: 11/1/6-5/1/17
4 people	\$65,166.00	Households (including renters) with up to 60% of median income can qualify if their rent is more than 30% of gross income.
5 people	\$75,579.80	Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines.
6 people	\$86,004.86	

CT Home Care Program for Elders (CHCPE)	Functional Criteria	Income Guidelines	Asset Guidelines
State Funded - Level 1 Eff 7/15 – wait list only	One critical need	No income ceiling-	Individual:\$36,270 Couple:\$48,360 (eff 1/17)
State Funded - Level 2	Skilled nursing home level of care*	No income ceiling- 9% cost share	Individual:\$36,270 Couple:\$48,360 (eff 1/17)
Medicaid Waiver – Level 3 300% of SSI (\$735) (updated 1/1/17) Applied Income starts at \$2,010 (3/1/17)	Skilled nursing home level of care**	\$2,205/month Only the individual's income is counted toward eligibility	Individual -\$1600 Couple - \$3200 (both receiving services) \$25,780.00(one receiving services)1 /17 A higher asset amount may be allowed when a spousal assessment is done (Excess home equity limit:\$840,000)
Medicaid – Level 5 (3/17)	1 or 2 critical needs	\$1507.50 month (150% FPL)	Individual: \$1,600

*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 assistance 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 7/1/16 allowed max Irrevocable funeral service account \$8,000; life insurance of face value \$1500; 5 year look back
Community Spousal Protected Amount: Minimum \$24,180 and maximum \$120,900 (1/17)
Maximum Monthly Maintenance Needs Allowance: \$3,022.50 (1/17). Minimum: \$2,002.50 (7/16)

APPLICATION FILING and ENROLLMENT PERIODS:

MEDICARE A & B INITIAL ENROLLMENT- Is 7 months long. Begins three months before the month you turn 65, the month you turn 65 and three months after. The enrollment date will affect the start date of Medicare.

SPECIAL ENROLLMENT PERIOD- For those who are still working at age 65 and covered by employer coverage through their own or spouse's **active** employment. A SEP for Medicare Part B begins the month after the employee coverage ends or employment ends (whichever comes first) and lasts for eight months (Individuals on Medicare due to ESRD do not receive a SEP). The SEP for Medicare Part D is 63 days.

GENERAL ENROLLMENT PERIOD MEDICARE PART B - First 3 months of every year (January 1 to March 31) Part B coverage **won't begin until July 1st of that year**. There will be a penalty for late enrollment. Individuals on MSP obtain Medicare Part B on the date the State starts paying for the Part B premium. You can request a retroactive buy in of Medicare B as far back as 6 months from the date of application for all 3 levels.

MEDICARE PART D & MEDICARE ADVANTAGE ANNUAL ELECTION PERIOD - October 15th through Dec 7th of every year. Coverage begins Jan. 1st of the following year. Late enrollment penalty applies if you did not enroll during your initial enrollment period and don't qualify for a SEP (MSP recipients are not subject to late enrollment fees).

MEDICARE ADVANTAGE PLAN DISENROLLMENT - January 1 and ends February 14, lasting for 45 days. The Annual Disenrollment period is designed to allow you to do one thing: **Cancel your Medicare Advantage Plan membership and return to original Medicare**. Once you cancel your Medicare Advantage Plan you have a couple of choices.

- Return to original Medicare and purchase a stand-alone Part D Plan.
- Purchase a Medigap policy and a stand-alone Part D Plan.

MEDICARE SAVINGS PROGRAMS - OPEN ENROLLMENT ALL YEAR LONG

MEDIGAP PLANS – CT is a continuous enrollment state. You can enroll in Medigap anytime during the year.

SNAP - Open enrollment all year long **CT Energy Assistance Program** - October 1 - April 15th.

RENTER'S REBATE PROGRAM - Apply annually Apr 1 – October 1. For renters aged 65+, 50+ of a surviving eligible spouse or 18+ yrs with a permanent disability. 1 year residency. No asset test. Hotline for questions: 860-418-6377

HEALTHCARE MARKETPLACE (Access Health CT) – Open Enrollment Nov. 1, 2017– January 31, 2018.