

2020 Benefits Quick Guide (rev. 3/20)

Medicare Part A 2020 Premium, Deductibles & Co-pays			2020 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (< 30 quarters)	\$252 per month \$458 per month	PART B Those with annual incomes: \$87,001-\$109,000 (single) or \$174,001-\$218,000 (married) \$109,001-\$136,000 (single) or \$218,001 - \$272,000 (married) For those over these amounts...	
Hospital Deductible	(per benefit period deductible)	\$1,408		
Hospital Co-pays *Lifetime reserve	Days 61-90 Days 91-150*	\$352 per day \$704 per day		
Skilled Nursing facility Co-Pay	Days 21-100	\$ 176.00 per day	Part B Deductible	\$144.60 per month \$202.40 per month (2020) Part D (+ \$12.20 to premium 2020) \$289.20 per month (2020) Part D (+ \$31.50 to premium 2020) Visit www.ssa.gov \$198 per year (2020)

Medicare Savings Program (MSP) effective 3/20			SSA COLA (1/20) 1.6 % 2020 SSI \$783 (one) or \$1175 (couple)	
Program	Status	Income Limit	Status	Income Limit
QMB (Q01) 211% FPL	Single	\$2,245.04 / mo	Couple	\$3,032.07/ mo
SLMB (Q03) 231% FPL	Single	\$2,457.84/ mo	Couple	\$3,319.47/ mo
ALMB (Q04) 246% FPL	Single	\$2,617.44/mo	Couple	\$3,535.02/ mo
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$984.49 (region A) \$874.38 (reg. B & C) Eff 1/20	Couple	\$1507.09 (reg. A) \$1398.41 (reg. B & C) Eff 1/20
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,298.67/mo

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 2020 LIS level 1 CO-PAYS FOR MEDICATIONS: \$3.60 - FORMULARY GENERIC DRUGS \$8.95 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up ≤ 100% FPL: \$1.30/3.90 Max \$17 per month Medicaid Waiver/perm. SNF—no co-pays (LIS Level 3) 2020 CT LIS Benchmark Premium- \$34.77 2020 \$32.74 base premium to calculate penalty Partial Low Income Subsidy Max Income (1/17/20)/ Assets for Partial Subsidy (2020)	Medicaid Expanded Benefits (3/20) HUSKY D <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;">Household size</th> <th>MAGI Monthly Income (138%)</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$1467.41</td> </tr> <tr> <td>Couple</td> <td>\$1982.58</td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;">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	\$1467.41	Couple	\$1982.58	CT Health Insurance Exchange Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Next Open enrollment November 1 – December 15, 2020												
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CT Energy Assistance Program (CEAP) 10/19 Began accepting applications August 1, 2019 Deadline: May 1, 2020		
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. (basis 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	\$36,171	Asset Limits apply: Homeowners - \$15,000 First date of delivery: 11/13/19 1-800-842-1132 Renters – \$12,000 Eligible for winter protection shutoff: 11/1/19-5/1/20 Households (including renters) with up to 60% of median income can qualify if rent is more than 30% of gross income. Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines.
2 people	\$47,300	
3 people	\$58,430	
4 people	\$69,599	
5 people	\$80,688	
6 people	\$91,818	

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: \$38,592; Couple: \$51,456 (eff 1/20) 150% & 200% of CSPA
State Funded –Level 2	Skilled nursing home level of care*	No income ceiling-9% cost share	Individual: \$38,592 Couple: \$51,456 (eff 1/20) 150% & 200% of CSPA
Medicaid Waiver – Level 3 300% of SSI (\$783) (updated 1/1/20) Applied Income starts at \$2,127-200%FPL (3/1/20)	Skilled nursing home level of care**	\$2,349/month (1/20) Only the individual's income is counted toward eligibility	Individual -\$1600 Couple - \$3200 (both receiving services) \$27,328(one receiving services)1/20 A higher asset amount may be allowed when a spousal assessment is done (Excess home equity limit: \$893,000)
Medicaid – Level 5 (3/20)	1 or 2 critical needs	\$1595 month (150% FPL)	Individual: \$1,600 Medicaid groups: S01 – S04
State-CHCPED-Level 4	Skilled nursing home LOC*	No income ceiling	Individual: \$38,592; Couple: \$51,456 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 \$25,728 and max \$128,640 (1/20) Home equity limit max: \$893,000. Maximum Monthly Maintenance Needs Allowance-MMNA: \$3,216.00 (1/20). Minimum: \$2113.75 (7/19) Federal Poverty Levels are usually announced in March of each year			

Information for Persons with Disabilities			
Program/Medicaid Group	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 you can fill out W-300MED & 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)	Assists persons with disabilities wanting to return to work		1-800-537-2549
BRS Benefits Counselor	Benefits Specialist can explain the benefits of working. They can explain 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	Tax-free savings accounts for people who disabilities prior to age 26 to pay for qualified disability expenses.		www.ablenrc.org for resources/information

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

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

- 1)Waterbury Office, 279 Thomaston Ave., Waterbury, CT 06702
- 2) Bridgeport Office, 925 Housatonic Avenue, Bridgeport, CT 06606
- 3) New Haven Office, 50 Humphrey St., New Haven, CT 06513
- 4) Greater Hartford Office, 20 Meadow Rd., Windsor, CT 06095—For Statewide Medicaid Waiver HCBS Applications only