**Public Testimony for \*H.B. No. 5048 (COMM) AN ACT ADJUSTING THE STATE BUDGET FOR THE BIENNIUM ENDING JUNE 30**

**MEDICAID INCOME & ASSETS**

AgingCT, does not support **H.B. No. 5048, (COMM) AN ACT ADJUSTING THE STATE BUDGET FOR THE BIENNIUM ENDING JUNE 30**. We ask the legislators to increase the Medicaid, HUSKY C asset limit to a minimum, $15,000 single/$25,000 couple and to increase the income limit to 138% of the federal poverty level or $1,789/month. HUSKY C has by far the most restrictive eligibility rules of **any** Medicaid program, with an extremely low effective income limit of just $1,211/month and an asset limit of $1,600 ($2,400 for a couple). At the current income and asset limits, Medicaid eligible residents are unable to save for any emergency that reduces monthly income without the threat of running short of funds for basic needs.

**ASSETS**

**Over half of thirty-four states (19 of 34) set their medically needy asset limit at the SSI level ($2,000 for an individual and $3,000 for a couple).** Connecticut has a more restrictive medically needy asset limit ($1,600 for an individual and $2,400 for a couple). The other 14 states have more generous medically needy asset limits ranging from $2,400 for an individual in Pennsylvania to $30,120 in New York.

This proposed asset increase would allow residents to plan for financial emergencies, including home repairs, car repairs, funerals, rent increases and other emergencies while qualifying for long-term and other medical care services in the community. These limits affect older adults and persons with disabilities who are no longer able to work and may have outlived their resources. If an older adult must move to safe, affordable senior housing, the $1,600 asset maximum makes it impossible to pay security deposit plus the cost of the move.

**INCOME**

The income limit for HUSKY C is currently $1211/month but was scheduled to increase to $1789/month in October of 2024. In the adjusted biennium budget, the Governor proposes to reduce the pending October 2024 increase. His proposal will raise the income limit to only about $1276/month in October. He also proposes to end Medicaid for caretaker relative adults on HUSKY A between 138% and 160% of FPL, including those over 65/disabled. This law results in $60/month increase, versus the over $500/month increase provided under the law that would go into effect in October. Given the extraordinary inflation we have experienced over the last three years- especially in housing, food, and energy, this increase does little to stabilize a household in need of economic and medical support.

**THE PEOPLE**

Many Medicaid eligible adults have simply outlived their resources. They are representative of your neighbors and family members. The decision to receive medical and long-term care in the community is indicative of their desire for independence, dignity, and autonomy. Their decision favors Connecticut’s efforts to reduce Medicaid spending. It is less expensive to support a person in need of help with activities of daily living in the community, rather than in a nursing home. Please help your neighbors remain in their homes with access to essential services.

For more information:

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