



## CHCPE ELIGIBILITY

### Connecticut Home Care Program for Elders

*Effective March 1, 2025*

Category Type	Description	Functional Need	Financial Eligibility
<b>Category CHCPE 1</b>  <i>(Wait list - Intake is frozen eff. 7/2015)</i>	Limited home care for moderately frail elders.	At risk of hospitalization or short-term nursing home placement (1 or 2 critical needs)	<b>Individual Income = No Limit*</b> <b>Assets:</b> <i>Individual = \$47,376.00</i> <i>Couple = \$63,168.00</i>
<b>Category CHCPE 2</b>	Intermediate home care for very frail elders with some assets above the Medicaid limits.	In need of short or long- term nursing home care (Nursing Facility Level of Care – NF LOC)	<b>Individual Income = No Limit*</b> <b>Assets:</b> <i>Individual = \$47,376.00</i> <i>Couple = \$63,168.00</i>
<b>Category CHCPE 3</b>	Extensive home care for very frail elders who would otherwise be in a nursing home on Medicaid.	In need of long-term Nursing home care (NF LOC)	<b>Individual Income = \$2,901.00/monthly</b> <b>Assets:</b> <i>Individual = \$1,600.00</i> <i>Couple (Both as clients) = \$1,600.00 each</i> <i>Couple (One as client) = \$1,600.00 +CSPA**</i>
<b>Category CHCPD 4</b>	Intermediate home care for individual's underage 65 with degenerative Neurological condition and not eligible for Medicaid.	In need of short or Long-term nursing home care (NF LOC)	<b>Individual Income = No Limit*</b> <b>Assets:</b> <i>Individual = \$47,376.00</i> <i>Couple = \$63,168.00</i>
<b>Category 5 1915 (i)</b>	Same as Category 1 also active on Categorically needy Medicaid S01, S02, S03, S04. <b>Must be 65 or older.</b>	At risk of hospitalization or short-term home placement. (1 or 2 critical needs)	<b>Individual Income = \$1,958.00</b> <b>Assets:</b> <i>Individual = \$1,600.00</i>



## **CT Homecare Program Eligibility –**

- ✓ Aged 65 years and older
- ✓ CT Resident
- ✓ Functionally Eligible
- ✓ Financial Eligibility

## **FUNCTIONAL ELIGIBILITY**

Functional eligibility is determined based on Activities of Daily Living (ADL's or critical needs). These activities are things we normally need to do to live independently which are: bathing, dressing, toileting, eating/feeding, medication management, and being able to transfer. A client is also assessed for Instrumental Activities of Daily Living (IADL's) which are those activities related to being able to live independently but not crucial to your health such as housework, shopping, laundry, financial management, ability to use the telephone and the ability to travel from your residence, to name a few. These critical needs determine if the client is functionally eligible, the level of service they would qualify for in conjunction with the financial level of eligibility.

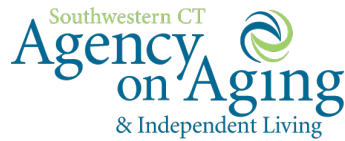
## **FINANCIAL ELIGIBILITY**

Income and Asset Information

**Gross Monthly Income** The gross monthly income includes all income received by the applicant on a regular basis like wages, pension, Social Security Income, Veterans Benefits and Supplemental Security Income. The gross monthly income is the total income before any deductions including deductions for Medicare premiums. Count only the applicant's income. If the applicant is married, do not count the spouse's income.

**Income Limits** There is no income limit for individuals who qualify for the state funded CHCPE. The income limit for the Medicaid Waiver is \$2,82900 monthly.

**Countable Assets** All of the applicant's countable assets must be counted in full. Assets owned by an applicant's spouse must be included in the total countable assets of the applicant. Additionally, assets are considered to be owned by the applicant for any jointly held assets unless



it can be shown they are owned by someone else (not a spouse). Examples of countable assets include:

- ✧ Checking accounts
- ✧ Savings accounts
- ✧ Revocable trust funds
- ✧ Certificates of deposit (CD)
- ✧ Individual retirement accounts (IRA)
- ✧ Vacation or Christmas clubs
- ✧ Stocks
- ✧ Bonds, including U.S. Savings Bonds
- ✧ Real estate not used as your primary residence
- ✧ Non-essential motor vehicles
- ✧ Boats
- ✧ Campers
- ✧ Total cash surrender value of life insurance policies with a total face value that exceeds 1,500

**The CHCPE state funded asset limits are:** Individual \$46,242.00 Couple  
Combined Assets (One or both receiving services) \$61,656.00

**The CHCPE Medicaid Waiver asset limits are:** Individual \$1,600.00 Couple with  
both receiving services \$3,200.00 Couple with one receiving services: Couple:  
\$1600.00 + CSPA.

\* Under both the CHCPE State-Funded component and the CHCPE Medicaid Waiver Component, additional assets can be kept when a Connecticut Partnership approved Long Term Care Insurance policy has paid for your care. The amount you can protect (keep) is equal to the benefits paid by the policy.

**Select the following to access the applications.**

[CHCPE Online Application](#)  
[Medicaid for Long-Term Care Application](#)  
[Spanish Medicaid LTC Application](#)  
[List of DSS Application Centers by Town](#)