



# Benefits Quick Guide

CHOICES 1 (800) 994-9422

## 1. Medicare Savings Program (MSP)

Effective 3/1/24-2/29/25

### QMB

Monthly Income Guideline

- Single: \$2,649
- Couple: \$3,595

### SLMB

Monthly Income Guidelines

- Single: \$2,900
- Couple: \$3,935

### ALMB

Monthly Income Guidelines

- Single: \$3,088
- Couple: \$4,191

### *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 1/1/25-12/31/25

### Full LIS Level 1 copays

(Medicare + MSP)

- Generic drugs: \$4.90
- Brand Drugs: \$12.15

### Full LIS Level 2 copays

(Medicare + HUSKY C)

- Generic drugs: \$1.60
- Brand Drugs: \$4.80
- 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 10/1/24

### **Husky C Monthly Income Guidelines:**

- Single: \$1,314\*
- Couple: \$2,112\*

### **HUSKY C Asset limits:**

- Single: \$1,600
- Couple: \$2,400

Unearned income disregard

- Single \$511
- Couple: \$1,022

### **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 above include single unearned disregard of \$511 and couple unearned disregard of \$1,022 Income counted may be higher or lower than this amount based on living arrangements. Beneficiaries should still apply if above these income limits.

## 4. Medicaid Expanded Benefits (HUSKY D)

Effective 3/1/24

### **Husky D Monthly Income Guidelines**

- Household Size of 1 MAGI monthly Income: \$1,732
- Household Size of 2 MAGI monthly Income: \$2,351

### *Important notes about HUSKY D:*

- For those 18-64 without minor children or Medicare
- Apply through Access Health CT online at [accesshealthct.com](https://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 7/1/24

### **MED-CONNECT Income limits:**

- Earnings up to \$85,000/year

### **MED-CONNECT Asset limits:**

- Single person - \$20,000
- Married couple - \$30,000

### *Important notes about MED-CONNECT:*

- Enrollees can have income up to \$85,000 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.
- As of July 2026 will start phasing out income and asset limits over a period of four years.
- [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 3/1/24

### **Monthly Income Limits for parents/caregivers:**

- Family of 1: \$2,008
- Family of 2: \$2,726

### *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.
- 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 10/1/24

### **Gross monthly income limits**

- Household Size of 1: \$2,510
- Household Size of 2: \$3,407

### **Asset limits**

- Households below 200% FPL: No asset limit
- Households above 200% FPL: \$4,500

### Maximum monthly SNAP benefit

- Household Size of 1: \$292
- Household Size of 2: \$536

### *Important notes about SNAP*

- Certain income and assets are not counted toward eligibility.
- [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](http://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.