



Michelle N. Dempsey, Title 19 Specialist

mdempsey@Title19Help.com
www.Title19Help.com

Phone: (860) 245-8165
eFax: (800) 684-2090

CT ELDER CARE PROGRAMS DESK REFERENCE MARCH 2019

MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount:	\$25,284.00
Maximum Community Spouse Protected Asset Amount:.....	\$126,420.00
Allowed Asset Limit for Single Individual:	\$1,600.00
Allowed Asset Limit for Married Couple:	\$1,600.00 each
(when both husband and wife are in nursing home)	
Gift Penalty Divisor:.....	\$12,851.00
Min. Monthly Income Needs Allowance for Healthy Community Spouse:.....	\$2,057.50
Max. Monthly Income Needs Allowance for Healthy Community Spouse:	\$3,160.50
Monthly Personal Needs Allowance for Institutionalized Individual:	\$60.00
Home Equity Limit:	\$878,000.00
Max. Gross Income Limit for Medicaid Homecare Recipient:.....	\$2,313.00
Gross Monthly Income over Limit may have Applied Income for Homecare: ..	\$2,082.00+

STATE FUNDED HOME CARE PROGRAMS

Allowed Assets for Single Individual:.....	\$37,926.00
Allowed Assets for Married Couple:.....	\$50,568.00
Gross Monthly Income Limit:.....	None
Gross Monthly Incomes over Limit will have a Co-Pay and Applied Income: ...	\$2,082.00+

MEDICARE SAVINGS PROGRAMS – INCOME LIMITS

Qualified Medicare Beneficiary (QMB):.....	\$2,196.51 single.....	\$2,972.99 couple
Specified Low income Medicare Beneficiary (SLMB):.....	\$2,404.71 single	\$3,254.79 couple
Additional Low income Medicare Beneficiary (ALMB):.....	\$2,560.86 single.....	\$3,466.14 couple