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## CT ELDER CARE PROGRAMS DESK REFERENCE JANUARY 2020

### MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount: .....	\$25,728.00
Maximum Community Spouse Protected Asset Amount:.....	\$128,640.00
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:.....	\$13,143.00
Min. Monthly Income Needs Allowance for Healthy Community Spouse:.....	\$2,113.75
Max. Monthly Income Needs Allowance for Healthy Community Spouse: .....	\$3,216.00
Monthly Personal Needs Allowance for Institutionalized Individual:.....	\$60.00
Home Equity Limit:.....	\$893,000.00
Max. Gross Income Limit for Medicaid Homecare Recipient:.....	\$2,349.00
Gross Monthly Income over Limit may have Applied Income for Homecare: ..	\$2,082.00+

### STATE FUNDED HOME CARE PROGRAMS

Allowed Assets for Single Individual: .....	\$38,592.00
Allowed Assets for Married Couple: .....	\$51,456.00
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