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CT ELDER CARE PROGRAMS DESK REFERENCE JULY 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:..... | \$13,512.00 |
| Min. Monthly Income Needs Allowance for Healthy Community Spouse:..... | \$2,155.00 |
| 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: .. | \$2,127.00+ |

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: ... | \$2,127.00+ |

MEDICARE SAVINGS PROGRAMS – INCOME LIMITS

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|--|------------------------|-------------------|
| Qualified Medicare Beneficiary (QMB): | \$2,245.04 single..... | \$3,032.07 couple |
| Specified Low income Medicare Beneficiary (SLMB):..... | \$2,457.84 single | \$3,319.47 couple |
| Additional Low income Medicare Beneficiary (ALMB): | \$2,617.44 single..... | \$3,535.02 couple |