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CT ELDER CARE PROGRAMS DESK REFERENCE JANUARY 2021

MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount:	\$26,076.00
Maximum Community Spouse Protected Asset Amount:.....	\$130,380.00
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:	\$3,259.50
Monthly Personal Needs Allowance for Institutionalized Individual:.....	\$60.00
Home Equity Limit:.....	\$906,000.00
Max. Gross Income Limit for Medicaid Homecare Recipient:.....	\$2,382.00
Gross Monthly Income over Limit may have Applied Income for Homecare: ..	\$2,127.00+

STATE FUNDED HOME CARE PROGRAMS

Allowed Assets for Single Individual:	\$39,114.00
Allowed Assets for Married Couple:	\$52,152.00
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

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