

RESOURCES

Applying for Title 19 (aka Medicaid or Title XIX) can be a confusing, complicated task that is often accompanied by the frustration of not understanding what the caseworker is looking for and what the eligibility rules are. The asset limits for Title XIX are very strict, and they vary from program to program. Determining what the state of CT will and will not count towards the program asset limit can be difficult. For applicants who are married, the rules determining how much they can keep are even more complicated. So, it's important to talk with someone knowledgeable about the program you are applying for. Even if you are not yet eligible, knowing what you can keep allows you to plan, spend your money wisely, and apply at the optimal time. The information provided here is for Medicaid and asset protection. As you accumulate information and review the linked documents here, you will see the need for planning and assistance because of the program restrictions and requirements.

The following listing provides you with information primarily for nursing home and long term care and home care for the elderly and disabled. Feel free to review the information contained here:

- Some Questions and Answers About Applying for Medicaid to Pay for Long-Term Care or Homecare, by the State of CT, Department of Social Services
https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Brochures/Long-Term-Care-Waiver-Information/w-1659medicaidltcq_a.pdf
- Verification Guide for Programs, by the State of CT, Department of Social Services
<https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Brochures/Verifications-Digital-Imaging/0613guidetoverificationforprograms.pdf>
- CT Home Care Program for Elders Brochure, by the State of CT, Department of Social Services
<https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Brochures/Long-Term-Care-Waiver-Information/chcpeBrochure.pdf>
- Medicare Savings Program Brochure, by the State of CT, Department of Social Services
<https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Brochures/Medical-Medicaid-Medicare/msp.pdf>
- Link to Atty. Lisa Nachmias Davis' articles:
 - "Protecting Assets" (Against the Expense of Long-Term Care)
<http://www.sharinglaw.net/elder/ProtectingAssets.htm>
 - "What if I give it all away?" - Questions and Answers about the Medicaid Transfer Rules in Connecticut
<http://www.sharinglaw.net/elder/medicaid.htm>

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This information is not provided as legal advice and creates no attorney-client relationship. Please consult your own legal and financial advisors. Since the laws change frequently and each person's situation is different, planning should not be undertaken without the advice of a Title 19 Specialist and/or an attorney. These links provide information applicable only to the state of CT. In compliance with regulations issued by the Internal Revenue Service, we inform you that any Federal Tax advice contained within this information was not written to be used and may not be used by any person to avoid any penalties under the Internal Revenue Code.