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CT ELDER CARE PROGRAMS DESK REFERENCE MARCH 2023

MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount:	\$50,000.00
Maximum Community Spouse Protected Asset Amount:.....	\$148,620.00
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:.....	\$14,060.00
Min. Monthly Income Needs Allowance for Healthy Community Spouse:.....	\$2,288.75
Max. Monthly Income Needs Allowance for Healthy Community Spouse:	\$3,715.50
Monthly Personal Needs Allowance for Institutionalized Individual:.....	\$75.00
Home Equity Limit:	\$1,033,000.00
Max. Gross Income Limit for Medicaid Homecare Recipient:.....	\$2,742.00
Gross Monthly Income over Limit may have Applied Income for Homecare: ..	\$2,430.00+

STATE FUNDED HOME CARE PROGRAMS

Allowed Assets for Single Individual:	\$44,586.00
Allowed Assets for Married Couple:	\$59,448.00
Gross Monthly Income Limit:	None
Gross Monthly Incomes over Limit will have a Co-Pay and Applied Income: ...	\$2,430.00+

MEDICARE SAVINGS PROGRAMS – INCOME LIMITS

Qualified Medicare Beneficiary (QMB):	\$2,564.00 single.....	\$3,468.00 couple
Specified Low income Medicare Beneficiary (SLMB):.....	\$2,807.00 single	\$3,797.00 couple
Additional Low income Medicare Beneficiary (ALMB):	\$2,989.00 single.....	\$4,043.00 couple