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CT ELDER CARE PROGRAMS DESK REFERENCE JANUARY 2025

MEDICAID NURSING HOME AND HOME CARE PROGRAMS

Minimum Community Spouse Protected Asset Amount:	\$50,000.00
Maximum Community Spouse Protected Asset Amount:.....	\$157,920.00
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:.....	\$14,939.00
Min. Monthly Income Needs Allowance for Healthy Community Spouse:.....	\$2,555.00
Max. Monthly Income Needs Allowance for Healthy Community Spouse:	\$3,948.00
Monthly Personal Needs Allowance for Institutionalized Individual:.....	\$75.00
Home Equity Limit:.....	\$1,097,000.00
Max. Gross Income Limit for Medicaid Homecare Recipient:.....	\$2,901.00
Gross Monthly Income over Limit may have Applied Income for Homecare: ..	\$2,510.00+

STATE FUNDED HOME CARE PROGRAMS - 3% Co-Pay

Allowed Assets for Single Individual:	\$47,376.00
Allowed Assets for Married Couple:	\$63,168.00
Gross Monthly Income Limit:	None
Gross Monthly Incomes over Limit may have Applied Income for Homecare: ..	\$2,510.00+

MEDICARE SAVINGS PROGRAMS – INCOME LIMITS

Qualified Medicare Beneficiary (QMB):	\$2,649.00 single.....	\$3,595.00 couple
Specified Low income Medicare Beneficiary (SLMB):.....	\$2,900.00 single	\$3,935.00 couple
Additional Low income Medicare Beneficiary (ALMB):	\$3,088.00 single.....	\$4,191.00 couple