CONNECTICUT
Developmental Services

DDS Medicaid Waiver Income/Asset Basic Overview

DDS.Waiver@ct.gov

An Important Note…

It is very important to inform individual’s and families that DDS cannot provide financial advice. DDS cannot direct or suggest an individual or family member on how to manage, save, or spend down funds. DDS provides individual’s and families with resources and possible options available.

It is up to the individual, guardian, or legal representative to choose how to manage those funds.

Over Income vs Over Asset

Over Income

This means that the individual's **income** exceeds the Husky C limit (this is how much an individual receives each month, work, pension, rental income, etc.).

- DSS may place them on a spend down (S99) with a high deductible.

What you can do:

- Check to ensure the income amount listed is correct.
- There aren't many options for individuals over income. Communicate with us to assist with next steps.

Over Asset

This means the individual's **assets** exceed the program limit. (This is how much money the individual has stored overall, bonds, cash, bank accts, life insurance, etc.)

- DSS will discontinue benefits.

What you can do:

- If the individual is employed, ensure that they are on the right coverage group (W01 vs S05)
- Check to ensure the asset amount(s) listed is/are correct.
- There are several options available to reduce assets or maintain assets without impacting the individual's benefits.

Spend Down (S99)

- 6-month review period.
- Individual's can use certain medical expenses to reduce their income.
- Submit medical expenses that you want applied towards the individual's spend-down with a DSS spend down cover sheet.
- <u>Spend down must be met for Medicaid to remain active</u>.
- May need to establish a pooled trust to qualify for Medicaid.
- Please email DDS.Waiver@ct.gov with any questions or for more information.

Pooled Trust

- A pooled trust is a type of special needs trust (SNT) that combines the funds of multiple beneficiaries into a single trust. Many Pooled Trust subscribers can deposit excess monthly income into the trust to qualify for Medicaid Waiver programs.
- The PLAN of CT is the only organization in Connecticut that can administer a Special Needs Pooled Trust for individuals typically of the age of 65.
- A pooled trust is irrevocable, like all SNTs. When a beneficiary passes away, the trust pays any remaining funds to the state or follows the remainder beneficiary instructions in the trust agreement.

Information from https://www.planofct.org/trusts/#POOLEDTRUSTS

Asset Reduction Options

INDIVIDUALS CAN REDUCE ASSETS TO BE ELIGIBLE FOR BENEFITS WHILE PROTECTING THEIR ASSETS

ABLE Now

- The federal Achieving a Better Life Experience (ABLE) Act authorized states to establish tax-advantaged savings programs so individuals with disabilities can save and invest money without jeopardizing eligibility for public benefits.
- Can contribute up to $19k yearly. If employed, individuals can contribute almost double the amount.
- Exempted asset for Medicaid and SAGA
- For SSI and State Supplement Cash the first $100k are exempted. Anything in excess will be counted as an asset.
- Income contributed to the ABLE account does not reduce countable income when determining Medicaid, SNAP, SAGA or TFA eligibility.

Information from https://www.ablenow.com/

Special Needs Trust (SNT)

- Aka, a Self-Settled trust is established and funded by individuals with disabilities under the age of 65 with their own assets. Assets are; direct inheritance, a back payment from Social Security, a settlement or lawsuit, a lottery win, or any assets that would affect their eligibility for state or federal benefits. A SNT can protect these assets.
- If funds remain in the trust after the death of the beneficiary, state Medicaid agencies are repaid from the trust for benefits the individual received. This is commonly referred to as the "payback provision".

Information from https://www.planofct.org/trusts/

Burial Accounts

Burial Account is money set aside to pay for funeral home expenses. However, it does not cover the actual burial plot where the individual is laid to rest.

- An irrevocable burial account can have up to $10k
- A revocable funeral contract has a cap of $1,800 and it must be paid in full. Anything exceeding $1,800 will be counted as an asset. Items on the revocable contract cannot be on the burial space items contract.
- A burial space items contract is revocable, but unlimited in the amount, as long as it has items like the casket, opening and closing of the grave, a headstone, etc.

Next Steps

- Once assets are reduced;
  - If the individual has been off Medicaid for over 90 days (3 months), a new application needs to be submitted with verification of assets reduced (statements, acct closures, life insurance policy surrender, etc.) and how money was spent (receipts, paid invoices, etc.). The new app and verifications can be sent to DDS.Waiver@ct.gov.
  - If discontinued less than 90 days, verification of reduced assets and how money was spent should be sent to DSS. It can be uploaded through the individual's MyAccount or mailed to the DSS Scanning Center with a DSS coversheet.

Med-Connect vs Waiver Medical

MED-Connect

Medicaid for Employees with Disabilities, (S05)

- Premium invoices are sent monthly
- Spouse's income counted when determining premium amounts. Household size affect premiums.
- If countable income is below 200% of the Federal Poverty Level (FPL) there is no premium cost.
- If countable income is over 200% FPL, the premium cost is based on 10% of income above the limit.
- To switch an individual from W01 to S05, submit a month's worth of paystubs and a recent bank statement showing the individual is either over asset or over the income limit for the W01.
- Certain assets are exempted under the S05 coverage group.

Waiver Medical

Medicaid for individuals under a Waiver (W01). It is only medical. This is when an individual is considered disabled and receiving services not on the regular state plan.

- Very important to ensure SSI benefits are current.
- If SSI benefits are suspended or discontinued, individual will be discontinued from Medicaid. Ensure to obtain reason why individual's SSA benefits ceased.
- DSS highly recommends for individuals to have their own bank account where SSI is deposited.

Please email DDS.Waiver@ct.gov with any questions.

Medical Packet

- This is needed only when an individual has <u>not</u> been determined disabled by Social Security.
- This is a temporary disability determination.
- The medical packet is completed and sent to Colonial Cooperative Care (CCC), a third-party company used by DSS to conduct disability reviews, at the address noted on the main form.
- The main form is completed by the physician and/or disability specialist (if the individual has several doctors, multiple copies can be sent).

Immigration Status

Legal Permanent residents **are** considered green card holders. Individual must be a Legal Permanent Resident for 5 years, have a green card, visa or be a citizen to qualify for T19.

Applicants who have the LPR status and in the country for 5 years or more can be eligible for all programs <u>as long as the income and asset of the sponsor is provided</u>. The deeming of sponsors income and asset does not end with the five-year residency. It ends only if the sponsor dies, or the applicant becomes a naturalized US citizen.

A LPR is eligible to apply for citizenship after 5 years and 3 years for a person married to a US citizen. Sponsor income and asset deeming still applies unless the sponsor dies, the LPR becomes a US citizen, or attains 40 work quarters. People with any other VISA like; visiting, student, or employment do not qualify for state assistance.

*An individual can request a medical exception to bypass the English and Civics testing requirements to become a U.S. citizen.

There are many exceptions that DSS explores;

- Permanent residents who entered USA without being sponsored (refugees, asylum status, entered USA on a Lottery basis, etc.) can qualify as they do not have the five-year residency requirement.
- Sponsored Permanent resident less than 5 years in USA do not qualify for Medical, SNAP or Cash. They can be eligible for SAGA cash which is state funded.
- Children under 18 can qualify for Husky and SNAP.

MEDICAID COVERAGE GROUPS AND ACTIONS

Medicaid Coverage Groups	Description of Medicaid Groups	Action Needed for Waiver Enrollment for Case Manager	Action Needed for Waiver Enrollment for Providers
B01	Husky B - CHIP Program. Not Husky.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov
B02	Husky B - CHIP Program. Not Husky.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
B03	Husky B - CHIP Program. Not Husky.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D01	Husky A. DCF group under age 18, eligible for adoption assistance or foster care payments.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D02	Husky A. DCF medical coverage group.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D03	Husky A. DCF coverage group under 21, for subsidized adoption.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D04	Husky A. DCF coverage group, between 18 and 21 years and leaving foster care.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D05	Husky A. DCF coverage group. State funded Medicaid coverage. Limited to selected community based Behavioral Health Services.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D10	Husky A. Children Receiving Title IV-E Subsidized Guardianship	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
D11	Husky A. Children Receiving Title IV-E Foster Care.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov
X03	Husky A extended medical assistance for 12 mos. After exceeding income limits.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
F04	Husky A extended medical assistance for 12 mos. After exceeding income limits due to child support.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
F06	Husky A presumptive eligibility for kids while pursuing other eligibility.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.
X07	Husky A for Parents and Caretakers/ families.	W-1E application to DDS.Waiver@ct.gov. Waiver packet to PRAT	W-1E application to DDS.Waiver@ct.gov.
X10	Husky A for newborns	Applies to newborns/infants only.	Applies to newborns/infants only.
F10/F11	Husky A for newborns for first 12 mos.	Applies to newborns/infants only.	Applies to newborns/infants only.
F12	Husky A for children 19 & 20 who do not receive SSI or SSDI. AFDC income & asset requirements.	Seek SSA and/or complete Medical packet with T19 app to DDS.Waiver@ct.gov.	Seek SSA and/or complete Medical packet with T19 app to DDS.Waiver@ct.gov.
X25/D25	Husky A. Children Receiving Non-Title IV-E Foster Care/Subsidized Guardianship	W-1E application to DDS.Waiver@ct.gov. Waiver packet to PRAT	W-1E application to DDS.Waiver@ct.gov.
F95	Husky A for medically needy children under 21 years of age.	Initial T19 appl to DDS.Waiver@ct.gov. Waiver packet to PRAT	Initial T19 appl to DDS.Waiver@ct.gov.

T19 Coverage Groups

- Coverage groups
- W01 – Waiver medical. Renewed yearly. Income limit $2,901 (3x's the amount of SSI). Asset $1,600.
- S05 – Med-ConneCT. Income limit $85,000. Asset $20,000 ($30k for married couples). Verifications every 6 months.
- S01 – Cash. Renewed yearly. Income limit is computed on an individual basis, using the standards of basic needs. Asset $1,600.
- H01 (Husky A) – Waiver medical for children (up to age 21). Renewed yearly. Asset limit $1,000. Income determination based on parents' income.
- Husky D/A switches- email DDS.Waiver@ct.gov

Resources

- DDS.Waiver@ct.gov (DDS/DSS assistance for providers and CMs)
- DDS-DSS.Issues-Provider@ct.gov (for providers)
- DDS-DSS.Issues@ct.gov (for CMs)
  - Status updates on new apps and renewals
  - Questions/case errors
- DSS Benefit Center at 1-855-626-6632 (after 1st and 2nd option is listed press#2 for an LTSS representative)
  - questions, report changes, status, etc.
- DSS ConneCT Helpdesk 1-877-874-1612
  - Forgot User ID/Password resets
  - Issues associating cases
  - Report website issues
- DSS Video Guides
  - Videos that guide individuals on how to create a MyAccount, associate cases, complete a PRF form (SNAP), do an online renewal, report changes, etc.
  - https://portal.ct.gov/DSS/Common-Elements/How-to-Apply-for-Services/Video-Guides-for-DSS-Clients

Resources Continued…

- Med-Connect Information
  - https://portal.ct.gov/DSS/Health-And-Home-Care/Disability-Services/Med-Connect-Medicaid-for-Employees-with-Disabilities/Med-Connect-Medicaid-for-Employees-with-Disabilities/Eligibility
- Spend down Information
  - https://portal.ct.gov/DSS/Common-Elements/Medicaid-Spend-Down-Information-and-Forms
  - https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Brochures/Medical-Medicaid-Medicare/spndown.pdf
- Medicare
  - What is Medicare?
    - https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices/whats-medicare
  - What Medicare covers
    - https://www.medicare.gov/what-medicare-covers
- Direct Express (SSI/SSA) statements
  - 1-888-741-1115
  - https://www.usdirectexpress.com/
- Other Resources
  - My Place CT http://MyPlaceCT.org - All resources available in the community
  - National Guardianship Association
    - What is guardianship? https://www.guardianship.org/what-is-guardianship/
    - Guardianship Ethical Principles https://www.guardianship.org/wp-content/uploads/2017/07/Ethical-Principles-2017.pdf

Questions

- You can find this training online at

[Medicaid Provider Training (ct.gov)]

DDS.Waiver@ct.gov