

Aging Committee JOINT FAVORABLE REPORT

Bill No.: HB-6911

Title: AN ACT CONCERNING ASSET LIMITS FOR HUSKY C BENEFICIARIES.

Vote Date: 3/4/2025

Vote Action: Joint Favorable Substitute

PH Date: 2/20/2025

File No.:

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SPONSORS OF BILL:

Aging Committee

REASONS FOR BILL:

This legislation increases the HUSKY C asset limit from \$1,600 to \$10,000 for an individual and from \$2,400 to \$15,000 for a married couple. It also requires DSS by January 1, 2026, to report to the Aging, Appropriations and Human Services Committees on the number of people eligible for HUSKY C in the prior fiscal year and any increased state costs due to the program's increased asset limits. The Husky C asset limit has not been increased in CT since 1973. The cost of living, however, has increased significantly since then due to inflation. Seniors utilizing Husky C for their long-term care are left with almost nothing before their care is paid for, and this bill aims to address that.

JFS language (LCO 5800): This language strikes the increase to \$10,000/\$15,000 and ties the current level to an annual cost-of-living adjustment starting the next fiscal year.

RESPONSE FROM ADMINISTRATION/AGENCY:

Dept. of Social Services, Ms. Andrea Barton Reeves, Commissioner: Given the significant costs involved and the fact that such costs are not included in the Governor's budget, the Dept. must **oppose** this proposal.

Commission on Women, Children, Seniors, Equity & Opportunity, Mr. Michael Werner, Lead Policy Analyst: They **support** this bill since it represents a reform to an outdated policy that has long placed unnecessary burden on seniors in our state. Under the current policy the asset limit for beneficiaries is set so low that many individuals are forced to spend down their savings to qualify for benefits. Increasing that asset limit would be a meaningful

step toward addressing these inequities and giving older adults a fair chance to build a stable future for themselves and their families.

Office of the Healthcare Advocate, Ms. Kathleen Holt, Acting Health Care Advocate:

They **support** this bill and other initiatives to raise or remove asset limits that impact eligibility for certain public benefits. Such limits unfairly discriminate against the aging and disabled relative to the beneficiaries of other Medicaid programs, like HUSKY A, B and D which have no assets tests to determine eligibility.

NATURE AND SOURCES OF SUPPORT:

Connecticut Bar Association, Ms. Barbara Green, Attorney: They offered their testimony in **support** of this bill. Connecticut's asset eligibility cap for adults who are 65 or older, blind, or living with a disability was set more than 50 years ago at \$1,600 and it has not been adjusted for the inflation and cost of living increases which have occurred in the years since. Of particular concern to the Bar is the plight of seniors with care needs who wish to age in place with the assistance of Medicaid waiver programs such as the CT Home Care Program for Elders. By increasing the asset eligibility limits more seniors will be able to qualify for Medicaid and should be able to continue to live safely at home with some financial security which will in turn ease the financial burden of Connecticut's Long-term care costs.

LeadingAge, Connecticut, Ms. Mag Morelli, President: They are in support of this proposal and the need to increase the HUSKY C eligibility asset limits. Addressing the very low asset level eligibility standard would increase the ability of older adults to support themselves and maintain their homes while enabling them to secure long-term services and supports in the community. Our current \$1,600 asset limit to become eligible for community based long-term services and supports is very restrictive and does not provide the financial cushion that most people need to continue living in the community.

AgingCT, Ms. Marie Allen, President, Southwest CT Agency on Aging: Their comments are in **support** of this legislation. Increasing the \$1,600 asset limit would allow residents to plan for financial emergencies which might include home and vehicle repairs, funerals, rent increases, and other emergencies while qualifying for long-term and other medical care services in the community. The bill promotes that financial security residents need to remain in the own homes.

Connecticut Legal Services, Ms. Jean Mills Aranha, Elder Law Attorney: Their testimony is in support of this bill. HUSKY C has the lowest asset limit of any Medicaid program in the state (\$1,600 for an individual and \$2,400 for a married couple). The result of elders not having funds to sustain themselves in the community is likely to be that they will have to give up their homes and move to a nursing home. We all know that the state's cost for nursing home care will far exceed the cost of any home and community-based services. This legislation will help many low-income elders stay in their homes.

AARP Connecticut, Ms. Natalie Shurtleff, Associate State Director, Advocacy and Community Outreach: They **support** efforts to increase the income and asset limits for HUSKY C. The low asset limits which were set the 1970's make it difficult for older adults and people with disabilities to save for emergencies, make home modifications to age in place

instead of in institutional care and create barriers for individuals who wish to transition out of institutional settings back into the community.

Greater Hartford Legal Aid, Ms. Caleb Pulda-Rifkin, Policy Advocate: Their comments are in **support** of increasing the HUSKY C asset limits. They represent many people who are elderly, disabled and low-income who need medical care and the current limits can make it almost impossible for them to get on HUSKY C or to stay on it. They also note that HUSKY C is the only Medicaid eligibility program that has an asset limit.

Fairfield Senior Advocates, Mr. William Lenahan, Director, State Issues: They are in **support** of this bill to ensure the safety and wellbeing of our senior community. The state's asset limits of \$1,600 for individuals and \$2,400 for couples is below other states. We encourage the state to establish a realistic asset level to allow seniors to age in place in their communities while having their healthcare needs serviced and they believe the level should be increased to \$10,000 for individuals and \$15,000 for couples.

Stamford Senior Center, Ms. Christina Crain, Executive Director: She has submitted this testimony in **support** of this bill. This isn't just about money, it's about dignity, security, and the ability for people to age in place and stay in their communities and increasing the asset limit will give our most vulnerable residents a little peace of mind, without sacrificing their health care.

Ms. Lisa Labella, Paralegal: She writes in **support** of this legislation. They see so many situations where an applicant for Medicaid wants to stay in their home but faces significant challenges to do so due to their inability to have any kind of emergency cash reserve. These people are one expenditure away from having to leave their homes and go into state-funded placements, which can cost upwards of \$9,000 a month.

SW CT Area Agencies on Aging, Ms. Gretchen James: She offered her comments in **support** of this proposal. Cost-of-Living adjustments under Title II of the social security act should not reduce a person's eligibility for essential healthcare. This bill promotes the financial security residents need to remain in their own homes.

Ms. Kathryn Strout, Parent: She posted her thoughts and comments in **support** of this bill.

Home Matters Caregiving, Ms. Asha Samal, Owner: She **supports** this bill which would allow seniors and individuals with disabilities to maintain financial security.

NATURE AND SOURCES OF OPPOSITION:

None submitted.

Reported by: Richard Ferrari, Assistant Clerk
Alexander Mercier, Clerk

Date: 3/14/2025