



## **Overview of Public Assistance Programs**

## **State of Connecticut**

## **Department of Social Services**

March 2022

## DSS Mission and Vision



#### DSS Mission

 We, along with our partners, provide personcentered programs and services to enhance the well-being of individuals, families and communities.

#### DSS Vision

 Guided by our shared belief in human potential, we envision a Connecticut where all have the opportunity to be healthy, secure and thriving.

#### Business Model – The Centers



- Service Centers
  - Located in All 12 Field Offices
- Processing Centers

   Located in All 12 Field Offices
- Benefits Centers
  - Located in 3 Field Offices: Bridgeport, New Britain, and Waterbury



#### DSS Field Offices



- Bridgeport
- Danbury
- Greater Hartford
- Manchester
- Middletown

- New Haven
- Norwich
- Stamford
- Torrington
- Waterbury
- Willimantic

• New Britain

DSS Field Offices are open 8:00 – 4:30, Monday through Friday for drop off

#### Creating a DSS IVR Account



- Interactive Voice Response system, access benefit info 24/7
- Call toll-free 1-855-6-CONNECT
- Select language
- Main Menu
- Enter 9-digit Client ID
- Choose a Personal Identification Number (PIN)
- It's that simple!



## How to Create a MyAccount





HOME / DEPARTMENT OF SOCIAL SERVICES

Health & Home Care	>	Most Popular Resources
Food and Nutrition	>	ConneCT to DSS - Apply Online, Open 'MyAccount' and more!
Children, Family, and Older Adults	>	DSS Field Offices
Community and Social Work	>	
Financial and Employment	>	2-1-1 Connecticut Human Service Information - search online or dial 2-1-1
Programs and Services	>	Supplemental Nutrition Assistance Program (SNAP)
Search Department of Social Servio	es	HUSKY Health
by Keyword		
		MORE SERVICES >

#### http://www.ctvideo.ct.gov/dss/MyAccountHowtoCreateanAccount.mp4





- Programs determined by Access Health CT
- Husky A Parents/Caretakers, Children, and Pregnant Women
  - Husky B Children whose family is over income for Husky A
- Husky D Adults without dependent children

## Programs determined by DSS HUSKY C - Disabled or Aged

#### Medicaid for Elderly and Disabled



- Elderly is 65 or older
- Disability- age 18-64 and disabled per Social Security or DSS
- Asset limit- \$1600 for one or \$2400 for married couple
  - Home is excluded (no lien on home)
  - Usually 1 car excluded



#### Medicaid for Elderly & Disabled <u>Net Income Limits 3/22</u>

	Single	Couple
Region A	\$643.00	\$817.00
Region B	\$532.00	\$708.00
Region C	\$532.00	\$708.00



# MED-Connect (Medicaid for Employees with Disabilities) Program

- Program allows a person with a disability to be employed, earn income and be eligible for medical assistance.
- Higher income and asset limits than other Husky C programs
- Also known as "S05"





Age: 18 - 65

- Disabled per Social Security or DSS
- MUST be Employed
- Gross income under \$6250/month (\$75,000/year)
- Assets under \$10,000 single, \$15,000 couple
- Premiums if income is greater than \$2,082/month



#### WHAT IS A SPENDDOWN?

• You can have a spenddown in Husky C

 When client is over the <u>income</u> limit but meets all other requirements

#### What is a 'Spenddown'?



- Similar to a <u>deductible</u>
- Person must 'spend down' the amount which is over the limit, before medical coverage can start
- DSS uses 6 month 'spenddown' periods excess for 1 mo. x 6 = spenddown amount
- must <u>incur</u> the 6 mo. amount on medical expenses and submit bills (paid or unpaid)
- spenddowns can be small or large



#### SPENDDOWN EXAMPLE

- Client's monthly countable income is \$617 (gross income with allowable disregards)
- Income limit is \$523.38
- Client's "excess" income is \$93.62 per month or \$561.72 for the 6-month spenddown period
- Once client has incurred \$561.72 in medical bills, DSS pays rest



#### **RETROACTIVE COVERAGE**

- Cash programs and SNAP start the day your application is received.
- Medicaid can be granted up to 3 months before month of application, if eligible.

## DSS Cash Programs



- Families
  - TFA Temporary Family Assistance (federally TANF)
- Elderly or Disabled Adults
  - State Supplement
- Adults Without Children

#### – SAGA Cash

## Temporary Family Assistance



- Cash for needy families with children up to the age of 19, or pregnant women
- Related caretaker or individual applying for guardianship through probate court
- Adults on Time Limited TFA are required to participate in employment services through Jobs First Employment Services (JFES) located at the CT Department of Labor (DOL)
- Face to face interview required unless waived determined by DSS

### TFA Time Limits



- **Connecticut** 21 month time limit
- Families can get extensions of 6 months at a time if they qualify
- 1<sup>st</sup> 2 extensions available if complying with job rules and income less than benefit amount
- Subsequent extensions person must have barriers to employment
- Federal 60 months lifetime limit
  - Only way to go over 60 months is if person has a Domestic Violence barrier

### TFA Time Limits



#### Some exemptions

- If clients are exempt, the time limit and employment services requirements do not apply
  - Incapacity
  - Caring for Incapacitated Household Member
  - Non-member Caretaker Relative
  - Non-cap child under one
  - Over 60
  - Minor Parent under 18 and attending school
  - Pregnant and unable to work per Doctor's verification

### **TFA Financial Tests**



- Income Limit
  - Income limits for TFA are complex and vary, depending on whether the person is new, already on or seeking an extension
- Asset limit
  - \$3000
  - Home property excluded; lien placed
  - Car equity of \$9500 excluded

#### TFA Benefit Amounts



Family size	Region A	Region B	Region C
1	450	372	372
2	572	495	495
3	709	606	598
4	827	712	695
5	932	815	791
6	1043	922	898
7	1159	1041	1009
8	1275	1150	1117

#### Federal Poverty Level Table (as of 3/2022)



Family Size	100% FPL/Month (gross)
1	\$ 1,133.00
2	\$ 1,526.00
3	\$ 1,920.00
4	\$ 2,313.00
5	\$ 2,706.00
6	\$ 3,100.00
7	\$ 3,493.00
8	\$ 3,886.00
each add.	\$ 393.00

Cash Assistance for People with Disabilities, or age 65+



- AABD: Aid for Aged, Blind, Disabled or State Supplement for the Aged, Blind, & Disabled
- Individuals can qualify if :
  - elderly 65 or over
  - blind any age (statutorily)
  - disabled 18 64 per Social Security or DSS
  - Must have some income (Supplemental Security Income (SSI), SSA, pension, earnings, etc.)
- Comes with medical assistance

#### AABD/State Supplement Financial Tests

- Asset Limit
  - -\$1600 for one
  - \$2400 for two
- Excluded Assets
  - home property excluded
  - one car if for employment, medical treatment or modified vehicle for disabled



#### **AABD Benefit Amount**

- Varies from person to person
- On average single client ends up with between \$800-\$900 per month in total income from SSA and AABD
- Boarding Homes we pay state negotiated rate



## What If You're Not A Family, Elderly, Or Disabled?

- One more cash program is available
- Helps low income people who don't qualify for other programs
- Strict eligibility requirements
- State Administered General Assistance (SAGA) application interviews can be completed by phone or in person

### SAGA Cash

#### SAGA Cash Program



- Program Of Last Resort
- Paid 100% By CT
- As of 12/1/14, 6,409 individuals receive benefits from this program
- \$56/month if no shelter expenses\* exist or if you reside in an emergency shelter; \$222/month if there are shelter expenses\*, or if you have been found unemployable by our medical review team for 6 months or more (even if no shelter expenses\* exist)
- \*Shelter expenses include any obligation to pay rent or utilities.

#### SAGA EMPLOYABILITY TEST



- Unable to work for 2-6 months and has recent work history
- Unable to work for 6 months or more (no work history required, but Medical Review required)
- •Under age 16 and emancipated by a court
- Age 65 or older

- 55 or older and has worked less than 6 months in the last 5 years
- Full time high school student (too old for TFA)
- Caring for incapacitated spouse or child
- Caring for child under the age of 2
- VISTA Volunteer





### **Eligibility requirements**

#### Asset Limits

- \$250 Per Person
- \$4500 Car Equity Excluded
- Home property excluded

#### Income Limits

 Must be less than the SAGA Cash Benefit Amount/ Payment Standard





- Supplemental Nutritional Assistance Program
- A federally funded nutrition program that helps low income individuals and family purchase food
- People who live, buy and prepare food together get SNAP benefits together
- Closely related people must get SNAP benefits together
- Expenses such as rent, utility bills, medical bills, & child care count to help people qualify or increase benefits
- Benefits issued via EBT





 As of 7/1/09 the Gross Income Limit is 185% of the Federal Poverty Level (FPL)

- SNAP benefits are based on a need

- As of 7/1/09 most SNAP households no longer subject to an asset test or a net income test
- Only households with a member who is disabled or over 60 yrs. old and have income over 185% of the (FPL) will still be subject to an asset (\$3,750) and net income test.

#### **SNAP Gross Income Limit** (185% of FPL) 03/2022



Group size	Monthly Income
1	1986
2	2686
3	3386
4	4086
5	4786
6	5586
7	6186

## **SNAP Benefits Thrifty Food Plan**



Household size	Monthly SNAP
1	\$250
2	\$459
3	\$658
4	\$835
5	\$992
6	\$1190
7	\$1316



### SNAP

- What you can buy:
  - Seeds to grow your own veggies
  - Packaged food- frozen, boxed, canned
  - Fresh food meat, veggies, fish

- What you cannot buy:
  - Pet food
  - Cigarettes/Alcohol
  - Soap
  - Toilet Paper
  - Diapers
  - Hot or prepared foods
  - Vitamins/Medicine

#### Long Term Services and Supports



- Encompasses broad range of paid and unpaid medical and personal care assistance
- When people experience difficulty completing self-care tasks as a result of aging, chronic illness, or disability.
- Provides assistance with:
  - o activities of daily living (such as eating, bathing, and dressing)
  - instrumental activities of daily living (such as preparing meals, managing medication, and housekeeping).

Includes, but not limited to:

nursing facility care, adult daycare programs, home health aide services, personal care services, transportation, and supported employment as well as assistance provided by a family caregiver.

• Long-term services and supports are delivered in institutional and home and community-based settings.

## Home Care vs. Facility



- Community Options
  - Provides opportunities for Medicaid beneficiaries to receive a wide range of home health and nonmedical services in their own home or community.
     For more details dial 1-800-445-5394.
- Skilled Nursing Facility
  - Provides high level medical care and custodial care in a licensed facility.
## **Financial Eligibility Requirements**



ASSETS **Bank Accounts** Real Estate Investment Accounts Life Insurance **Annuities** Trusts

INCOME Social Security SSI Earned Income **Private Pension** Alimony Workers' Compensation

### **Asset Review**



- 5 yr. Look-back
- Request proof of transactions of \$5,000 or more
- Questionable transactions

-Anything outside a pattern of spending, not necessarily above \$5,000

2 yr. Look-back for AABD

# -Anything outside of a spending pattern not necessarily \$500

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 HCBS - W01 gross income cannot exceed 300% of SSI which is currently \$2523 (2022)

- Skilled Nursing Facility No limit
  - Categorically Needy L01 (\$2,523 or under)
  - Medically Needy L99 (over \$2,523)

### Waiver Programs (Home and Community Based Services)



- Purpose is to prevent institutionalization by providing services in home/community
- •CHCPE CT Home Care Program for Elders
- •PCA Personal Care Assistance
- •Model Waiver (Katie Beckett Waiver)
- •ABI Acquired Brain Injury
- Money Follows the Person
- Community First Choice
- •DDS Comprehensive Waiver, Individual and Family Supports, Employment and Day Supports, Early Childhood Autism, Autism Waiver

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## **Rated Housing**



- Another living arrangement option is Residential Care Homes or Rated Housing Facilities (also known as boarding homes).
  - New Horizons
  - RCH Residential Care Homes
  - CLA Community Living Arrangements
  - CTH Community Training Homes

### ConneCT to Benefits Online with a MyAccount

https://connect.ct.gov/access/



Governor Dannel P. Malloy

Search

Connecticut

#### DEPARTMENT OF SOCIAL SERVICES



#### Welcome to ConneCT!



Mail Documents to DSS

#### Get Applications and Forms

#### **Frequently Asked Questions**

DSS forms are available to print here.

Find answers to the most commonlyasked questions about ConneCT and Access Health CT.

#### Renewing your HUSKY Coverage?

If you are a HUSKYA, B or D member and its time to renew your coverage, please click <u>here</u> to submit an application. Due to changes in federal law, you will be asked to provide new information. You will be considered for HUSKY Health and other insurance affordability programs offered through Access Health CT. Page Help | ¿Habla español? | Access Health CT

#### Am I Eligible?

See if you may qualify to receive medical benefits, help buying food, and/or cash assistance.

CHECK NOW

#### Apply For Benefits

For a fast and easywayto apply for ben efits.

APPLY NOW

#### MyAccount

Securelyaccess your account and view information about your DSS benefits.

ACCESS NOW

New to ConneCT? Create an Account





### ConneCT to DSS online www.ct.gov/dss





#### CT.GOV HOME / DEPARTMENT OF SOCIAL SERVICES

Health & Home Care	>
Food and Nutrition	>
Children, Family, and Older Adult	s >
Community and Social Work	>
Financial and Employment	>
Programs and Services	>
Search Department of Social Services	
by Keyword	Q

#### Most Popular Resources

ConneCT to DSS - Apply Online, Open 'MyAccount' and more!

#### **DSS Field Offices**

2-1-1 Connecticut Human Service Information - search online or dial 2-1-1

#### Supplemental Nutrition Assistance Program (SNAP)

#### HUSKY Health

MORE SERVICES

# **Over the Phone**



- IVR available 24/7 to access benefit info
- 1-855-6-CONNECT (1-855-626-6632)
- TTD/TTY 1-800-842-4524 for persons with speech or hearing difficulties
- Follow the prompts to get the information you need





# **Forms To Access Our Programs**

- New as of 3/17 W-1E and W-1ES
- AH3 the Access Health Application form
- W-1LTC for Long Term Care Programs



## **Our Renewal Document (W-1ER/W-1ERS)**

- Make sure to use the newest renewal form, too.
- The form had a substantial overhaul to the design in June of 2014.





DSS serves up to 1 million residents in all 169 Connecticut municipalities.

DSS supports the basic needs of children, families, older and other adults, including persons with disabilities.

Services are delivered through 12 field offices, central administration, and online and phone access options.