

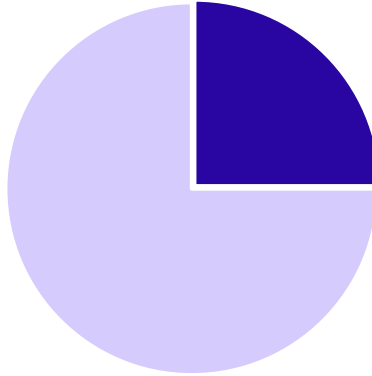
HUSKY Health – Eligibility Basics

Overview of Medicaid and CHIP Eligibility

March 10, 2023

HUSKY provides health coverage to...

3.5
million
total CT population



1 in 4
CT residents are
covered by HUSKY
(Medicaid + CHIP)

Currently covering 1,000,000 people, in every town in the state

In CT, HUSKY Covers



1 in 6 adults, ages 19-64



1 in 3 children (plus 4 in 10 births)



2 in 3 nursing home residents



3 in 8 individuals with disabilities



1 in 4 Medicare beneficiaries

HUSKY consists of three broad Medicaid eligibility groups . . .

| Medicaid Coverage Group | Provides services to . . . | Annual income limits |
|--|--|---|
| HUSKY A <ul style="list-style-type: none"> Parents/Caregiver Relatives with incomes up to 160% of the Federal Poverty Level (FPL) Pregnant and postpartum individuals with incomes up to 263% FPL Children in households w/ incomes up to 201% FPL | Over 554,000 parents/caregiver relatives and children | <ul style="list-style-type: none"> For a family of 4: \$48,000 (Parents and Caregiver Relatives); \$60,300 (Children) For a pregnant individual: \$51,864 |
| HUSKY C <ul style="list-style-type: none"> Older adults and individuals with disabilities, with incomes up to ~58% FPL LTSS and home and community-based services programs have higher income limits (300% SSI) | Over 79,000 older adults and people with disabilities | <ul style="list-style-type: none"> Vary by program For a single individual: \$8,400 and an asset limit of \$1,600 For LTSS programs: 300% SSI or \$32,904 General asset limit of \$1,600 (\$2,400 if married) |
| HUSKY D <ul style="list-style-type: none"> Medicaid Expansion Population Age 19-64 with incomes up to 138% FPL No dependent children, are not pregnant and do not receive Medicare | Over 361,000 adults without dependent children | <ul style="list-style-type: none"> For a single individual: \$20,120 For a household of 2: \$27,214 |

... plus CHIP, which has two levels of coverage

| Children's Health Insurance Program (CHIP) Coverage Group | Provides services to . . . | Annual income limits |
|---|--|--|
| HUSKY B Band 1 <ul style="list-style-type: none"> Children with family income up to 254% FPL Pregnant individuals who do not qualify for Medicaid due to immigration status up to 263% FPL | Over 9,000 children under 19th birthday and 1,600 pregnant individuals | <ul style="list-style-type: none"> For a family of 4: \$76,200 For a single individual: \$37,033 (Children), \$51,864 (Pregnant individuals who do not qualify for Medicaid due to immigration status) |
| HUSKY B Band 2 (requires premium) <ul style="list-style-type: none"> Children with family income between 254% and 323% FPL | Over 5,000 children under 19th birthday | <ul style="list-style-type: none"> For a family of 4: \$96,900 For a single individual: \$47,093 (Children) |

State HUSKY is a new program that has three eligibility groups that generally mirror HUSKY A and HUSKY B for children

| State HUSKY | Provides services to ... | Income limits |
|---|--|--|
| State HUSKY A <ul style="list-style-type: none"> Children age 0-12 with family income up to 201% FPL Who do not qualify for "regular" HUSKY A due to immigration status | Over 2,800 children (can stay enrolled through age 18 if enroll before age 13) | <ul style="list-style-type: none"> For a family of 4: \$60,300 For a family of 2: \$39,637 |
| State HUSKY B Band 1 <ul style="list-style-type: none"> Children age 0-12 with family income up to 254% FPL Who do not qualify for "regular" HUSKY B due to immigration status | Over 40 children (can stay enrolled through age 18 if enroll before age 13) | <ul style="list-style-type: none"> For a family of 4: \$76,200 For a single individual: \$37,033 |
| State HUSKY B Band 2 (requires premium) <ul style="list-style-type: none"> Children age 0-12 with family income between 254% and 323% FPL Who do not qualify for "regular" HUSKY B due to immigration status | Over 15 children (can stay enrolled through age 18 if enroll before age 13) | <ul style="list-style-type: none"> For a family of 4: \$96,900 For a single individual: \$47,093 |

Coming Soon! State-Funded Postpartum

| State-Funded Postpartum – begins April 1, 2023 | Annual income limit |
|---|---|
| <ul style="list-style-type: none">Covers postpartum individuals with income up to 263% FPL who don't qualify for Medicaid due to immigration statusWill have full state-funded Medicaid coverage-equivalent for 12 months postpartum | <ul style="list-style-type: none">For a family of 4: \$78,900For a family of 2: \$51,864 |

HUSKY Health also includes HUSKY LB (Limited Benefit)

| HUSKY LB | Provides services to . . . | Income limits |
|--|---|---|
| Family Planning <ul style="list-style-type: none"> Individuals of childbearing age (including minors) Covers up to 263% FPL | Over 170 enrollees | <ul style="list-style-type: none"> For a family of 4: \$78,900 For a single individual: \$38,345 |
| Coverage for Individuals with Tuberculosis <ul style="list-style-type: none"> For underinsured individuals diagnosed with tuberculosis who do not qualify for regular Medicaid Benefits are limited to treatment of TB | Over 90 enrollees | <ul style="list-style-type: none"> No income or asset test |
| General Emergency Medicaid (EM) & EM Coverage of Outpatient Dialysis for ESRD (EM-ESRD) <ul style="list-style-type: none"> State residents who qualify for Medicaid, but for their immigration status Benefits are limited pursuant to federal law to treatment of an "emergency medical condition" | Over 100 enrollees in EM-ESRD Over 1,400 individuals have services covered under General EM annually | <ul style="list-style-type: none"> Income limits mirror income limits for the HUSKY coverage group they would have otherwise qualified for |

Distinguishing Medicare from Medicaid

Medicare

Federal program

Basic health insurance for people over 65 and, after a 2-year waiting period, people who have been determined to have a qualifying **disability**

- Main focus: hospital services, doctor's visits, prescription drugs
- More **limited coverage** for behavioral health...long-term services and supports (LTSS) is limited...and dental care is generally not covered

Funded through payroll taxes and beneficiary cost sharing

Medicaid (HUSKY)

State-federal partnership; administered by state...but subject to federal rules.

Expanded health coverage for low-income adults and families, as well as elderly or blind individuals and those living with disabilities

Comprehensive medical, behavioral health, dental care; pays for **majority of LTSS** for older adults and people with disabilities who live in the community and in nursing homes

Jointly funded by state and federal government

In FY 2022, federal government paid ~65% of total program costs (~60% when enhanced federal reimbursement related to the pandemic is excluded) - details next slide

The Medicare Savings Programs

The State of Connecticut offers financial assistance to eligible Medicare enrollees through our Medicare Savings Programs (MSP). If you qualify for one of the three Medicare Savings Programs (depending on your income), DSS will pay your Medicare Part B premium each month. In addition, some enrollees will be covered for Medicare deductibles and co-insurance. Our Medicare Savings Programs are funded by Medicaid.

More information can be found at: <https://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program>

The Medicare Savings Programs

| Medicare Savings Programs | Provides services to . . . | Monthly income limits |
|---|----------------------------|--|
| Qualified Medicare Beneficiary (QMB) <ul style="list-style-type: none"> Pays Medicare Part B monthly premium Pays for Medicare Part A and B co-insurance, co-pays, and deductible amounts for Medicare-covered services. | Over 186,000 enrollees | <ul style="list-style-type: none"> Income up to 211% FPL For a single individual: \$2,564 For a married couple: \$3,468 |
| Specified Low-Income Medicare Beneficiary (SLMB) <ul style="list-style-type: none"> Pays Medicare Part B monthly premium only | Over 11,000 enrollees | <ul style="list-style-type: none"> Income between 212%-231% FPL For a single individual: \$2,807 For a married couple: \$3,797 |
| Additional Low-Income Medicare Beneficiary (ALMB) <ul style="list-style-type: none"> Pays Medicare Part B monthly premium only Program availability dependent on state funding availability Cannot be combined with HUSKY Health coverage | Over 4,000 enrollees | <ul style="list-style-type: none"> Income between 232% -246% FPL For a single individual: \$2,898 For a married couple: \$4,043 |

HUSKY C: Overview

Medicaid coverage under HUSKY C is available for individuals age 65 and older. Individuals between the ages of 18 and 64 and who are blind or have another disability may also qualify. Applicants must also meet certain income and asset levels. Individuals who cannot afford the cost of care but are over Medicaid's income limits may still qualify by "spending down" excess income. HUSKY C includes:

- Medicaid for the Aged, Blind or Disabled (MAABD)
- MED-Connect (Medicaid for Employees with Disabilities)
- Spend-downs
- Home and Community-Based Services / Waivers
- Long-Term Services and Supports

HUSKY C: Medicaid for Aged Blind and Disabled (MAABD)

| MAABD | Provides services to ... | Annual income limit | Asset limits |
|---|------------------------------|---|---|
| Part of HUSKY C <ul style="list-style-type: none"> Meet categorical requirements of age, blindness, or disability If receiving State Supplement cash assistance, then automatically eligible for MAABD | Over 33,700 enrollees | <ul style="list-style-type: none"> 143% of the TFA benefit level (equivalent to approximately 58% of FPL) \$8,400 for household of 1 \$11,352 for household of 2 | <ul style="list-style-type: none"> For single individual: \$1,600 For a married couple: \$2,400 |

HUSKY C: MED-Connect (Medicaid for Employees with Disabilities)

| MED-Connect | Provides services to . . . | Annual income limit | Asset limits |
|---|----------------------------|--|---|
| Part of HUSKY C <ul style="list-style-type: none"> Program for persons with a disability who have employment income Higher income and asset limits than other HUSKY C programs Premiums if income is greater than 200% of the FPL | Over 3,700 enrollees | <ul style="list-style-type: none"> \$75,000 | <ul style="list-style-type: none"> For a single individual: \$10,000 For a married couple: \$15,000 |

HUSKY C: Spend-downs

| Spend-downs | Provides services to . . . | Annual income limit | Asset limits |
|---|-------------------------------|--|--|
| HUSKY C <ul style="list-style-type: none"> Program for individuals who meet all other requirements for HUSKY C (i.e. are 65+ or have a disability) except the income limit Individuals must "spend down" their income that is over the limit before medical coverage can start Excess income must be spent on qualifying medical expenses | Over 4,000 individuals | <ul style="list-style-type: none"> Incomes above approximately 58% of the FPL | <ul style="list-style-type: none"> Asset limit of \$1,600 for 1 person; \$2,400 for 2-person households |

HUSKY C: Long-Term Services and Supports

Coverage of long-term services and supports enables people to remain independent, make meaningful choices, and engage with the community.

The State of Connecticut offers long-term services and supports that are delivered in institutional **and** home and community-based settings. This encompasses a broad range of medical and personal care assistance which includes, but is 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.

More information can be found at: <https://portal.ct.gov/DSS/Health-And-Home-Care/Long-Term-Care/Long-Term-Services-and-Supports---LTSS>

HUSKY C: Coverage for Long-Term Care Facility Residents

| Long-Term Services & Supports (LTSS) | Provides services to . . . | Annual income limit | Asset limits |
|---|------------------------------|--|---|
| <ul style="list-style-type: none"> Meet aged, blind, or disabled requirements <i>and</i> Reside in a long-term care facility for at least 30 days <i>and</i> Meet nursing home level of care | Over 13,400 enrollees | 300% of the Supplemental Security Income (SSI) rate: \$32,904 (\$2,742/mo) | <ul style="list-style-type: none"> For a single individual: \$1,600 For a married couple: Community Spouse Protected Amount (CSPA) \$50,000-\$148,620 |

HUSKY C: Home & Community-Based Services

The State of Connecticut offers individuals more options for long-term services and supports through its Medicaid waiver programs. These waivers set specific dollar limits of services and supports that can be offered based on an individual's assessed level of support need. Income and asset tests apply (including tests for spousal assets), dependent on the age and disability status of the respective applicant. Clients with excess assets are ineligible for services until the month that assets are reduced to within the asset limit.

Home & Community-Based Services

| Medicaid Waiver Programs | Provides services to . . . | Monthly income limit | Asset limits |
|--|----------------------------|--|--|
| Acquired Brain Injury (ABI) Waivers <ul style="list-style-type: none"> Adults aged 18-64 who have an acquired brain injury (not a developmental or degenerative disorder) At risk of placement in institutional setting Must meet all technical, procedural and financial requirements of Medicaid | Over 550 enrollees | <ul style="list-style-type: none"> 300% of the base Supplemental Security Income (SSI) rate: 2023 amount \$2,742 | <ul style="list-style-type: none"> For a single individual: \$1,600 |
| Money Follows the Person (MFP) <ul style="list-style-type: none"> Individuals eligible for Medicaid and living in a long-term care or hospital setting for at least 60 days Transitioning into the community and eligible for one of the HCBS programs | Over 2,000 enrollees | <ul style="list-style-type: none"> All financial eligibility rules for MFP participants will be the same as those of the target waiver <u>or</u> state plan services under which participants will be served on day 366 | <ul style="list-style-type: none"> Dependent on program in which individual enrolls |
| Community First Choice (CFC) <ul style="list-style-type: none"> Individuals eligible for Medicaid At risk of placement in institutional setting Able to self-direct and make decision regarding care and services | Over 3,000 enrollees | <ul style="list-style-type: none"> All financial eligibility rules for CFC participants are the same as those of the target waiver <u>or</u> state plan services that participants are served under | <ul style="list-style-type: none"> Dependent on program in which individual is enrolled |

Home and Community-Based Services

| Medicaid Waiver Programs | Provides services to . . . | Monthly income limit | Asset limits |
|---|----------------------------|---|---|
| Connecticut Home Care Program for Elders (CHCPE) <ul style="list-style-type: none"> 65 years of age or older At risk of institutionalization or meet nursing home level of care | Over 12,000 enrollees | <ul style="list-style-type: none"> 300% of the base Supplemental Security Income (SSI) rate: 2023 amount \$2,742 | <ul style="list-style-type: none"> For a single individual: \$1,600 For a married couple: Community Spouse Protected Amount (CSPA) \$50,000-\$148,620 |
| Katie Beckett Waiver <ul style="list-style-type: none"> Children and young adults under 22 with severe disabilities | Over 500 enrollees | <ul style="list-style-type: none"> Parents' income not factored | <ul style="list-style-type: none"> Parents' assets not factored |
| Personal Care Assistance (PCA) Waiver <ul style="list-style-type: none"> Adults aged 18-64 with significant need for hands on assistance with at least two activities of daily living Lacking family and community supports to meet the need Must meet all technical, procedural and financial requirements of Medicaid | Over 950 enrollees | <ul style="list-style-type: none"> 300% of the base Supplemental Security Income (SSI) rate: 2023 amount \$2,742 | <ul style="list-style-type: none"> For a single individual: \$1,600 |