

HUSKY Health – Eligibility Basics

Overview of Medicaid and CHIP Eligibility

November 9, 2023

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 individuals with incomes up to 263% FPL Postpartum coverage guaranteed for 12 months if active Medicaid during pregnancy. Children in households w/ incomes up to 201% FPL 	Over 526,000 parents/caregiver relatives and children	<ul style="list-style-type: none"> For a family of 4: <ul style="list-style-type: none"> \$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 LTSS and home and community-based services programs have higher income limits (300% SSI) 	Over 81,000 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 336,000 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 includes conception-to-birth coverage and coverage for children whose income is too high for Medicaid

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 	Over 7,800 children under 19th birthday	<ul style="list-style-type: none"> For a family of 2: \$50,089 For a family of 4: \$76,200
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 2: \$63,696 For a family of 4: \$96,900
HUSKY B Prenatal Care <ul style="list-style-type: none"> Conception-to-birth coverage for pregnant individuals who do not qualify for Medicaid due to immigration status up to 263% FPL 	Over 1,900 pregnant individuals	<ul style="list-style-type: none"> For single pregnant individual plus 1 unborn: \$51,864

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

State-Funded 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 7,700 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 125 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 25 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

State-Funded Postpartum

State-Funded Postpartum	Provides services to...	Annual income limit
<ul style="list-style-type: none"> Covers postpartum individuals who don't qualify for Medicaid due to immigration status. Full state-funded Medicaid coverage-equivalent for 12 months postpartum 	<ul style="list-style-type: none"> Over 1,200 individuals 	<ul style="list-style-type: none"> Guaranteed coverage if previously enrolled in HUSKY B Prenatal or labor and delivery covered by Emergency Medicaid.

HUSKY Health also includes HUSKY LB (Limited Benefit)

HUSKY Limited Benefit	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 110 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 End-Stage Renal Disease (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 120 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)

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 185,000 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 12,000 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 5,000 enrollees	<ul style="list-style-type: none"> Income between 232% -246% FPL For a single individual: \$2,989 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 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 35,000 enrollees	<ul style="list-style-type: none"> Single individual: \$8,400 Married couple: \$11,352 <p>(Note: these figures do not include applicable disregards)</p>	<p>Single individual: \$1,600</p> <p>Married couple: \$2,400</p>

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 3,600 enrollees	\$75,000	Single individual: \$10,000 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 	Approximately 4,000 individuals	<ul style="list-style-type: none"> Single individual: \$8,400 Married couple: \$11,352 <p>(Note: these figures do not include applicable disregards)</p>	<p>Single individual: \$1,600</p> <p>Married couple: \$2,400</p>

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 day programs, home health aide services, personal care services, transportation, and supported employment, as well as assistance provided by certain family caregivers.

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 13,000 enrollees	300% of the maximum Supplemental Security Income (SSI) federal benefit rate: \$32,904 (\$2,742/mo.)	<ul style="list-style-type: none"> Single individual: \$1,600 Married couple: the Community Spouse Protected Amount (CSPA) can be between \$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.

Applicants 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"> 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 home and community-based services 	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

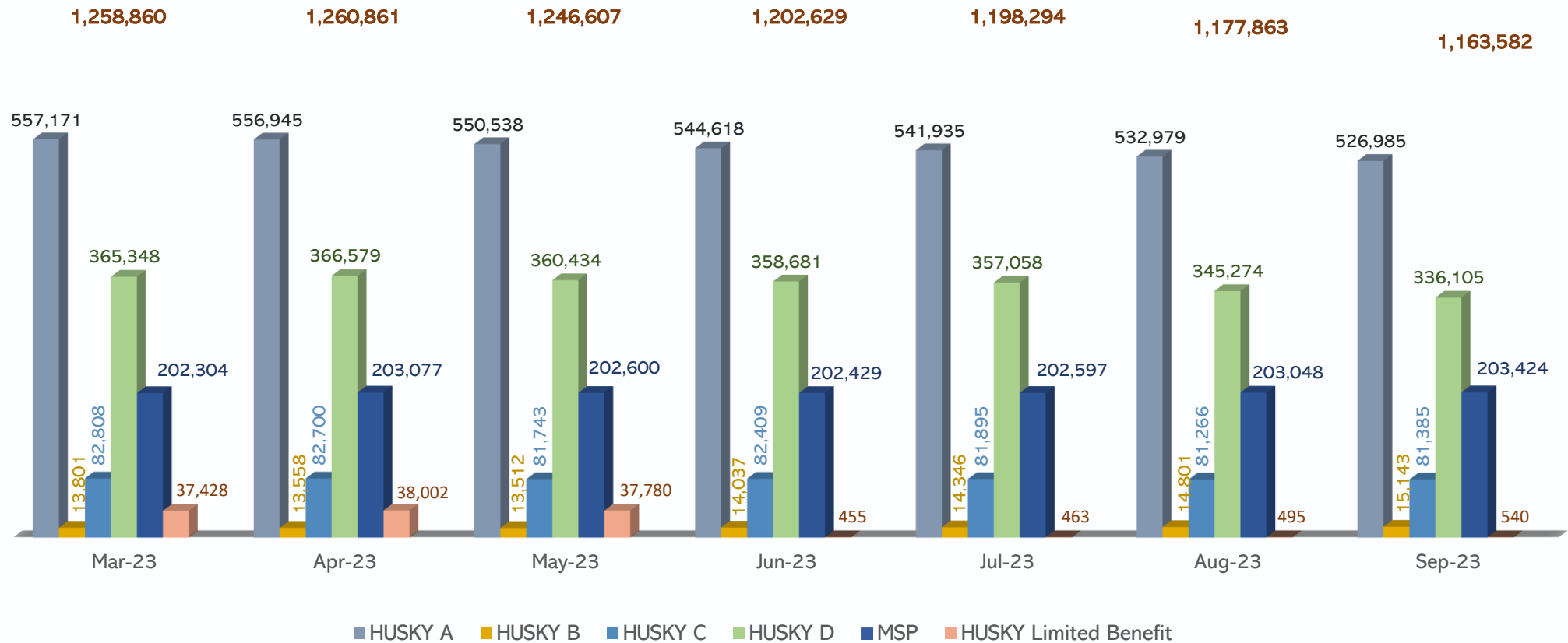
Home & Community-Based Services

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 maximum Supplemental Security Income (SSI) benefit rate: 2023 amount = \$2,742 	<ul style="list-style-type: none"> Single individual: \$1,600 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 300 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 maximum Supplemental Security Income (SSI) benefit rate: 2023 amount = \$2,742 	<ul style="list-style-type: none"> Single individual: \$1,600

Home & Community-Based Services

Medicaid Waiver Programs	Provides services to . . .	Monthly income limit	Asset limits
Home & Community Supports Waiver for Person with Autism <ul style="list-style-type: none"> Serves individuals ages 3 and older with autism who do not have an intellectual disability Must have substantial limitation in one or more major life activities that were diagnosed before age 22 and be expected to continue indefinitely Must live in their own home or family home 	Over 200 enrollees	<ul style="list-style-type: none"> 300% of the maximum Supplemental Security Income (SSI) benefit rate: 2023 amount = \$2,742 	<ul style="list-style-type: none"> For a single individual: \$1,600

HUSKY Health Enrollment



Income & Asset Limits Comparison

State	Type of Medicaid	Income limit / Single applicant	Asset limit / Single applicant	Married (both spouses applying)	Asset limit / Married (both spouses applying)
New Hampshire	Regular Medicaid / Aged Blind and Disabled	\$928	\$1,500	\$1,372	\$1,500
Pennsylvania	Regular Medicaid / Aged Blind and Disabled	\$936.10	\$2,000	\$1,404.30	\$3,000
Connecticut	Regular Medicaid / Aged Blind and Disabled	\$1,182	\$1,600	\$1,910	2,400
Maine	Regular Medicaid / Aged Blind and Disabled	\$1,215	10000†	\$1,644	\$15,000
Massachusetts	Regular Medicaid / Aged Blind and Disabled	\$1,215	\$2,000	\$1,643	\$3,000
Rhode Island	Regular Medicaid / Aged Blind and Disabled	\$1,215	\$4,000	\$1,643	\$6,000
New York	Regular Medicaid / Aged Blind and Disabled	\$1,677	\$30,182	\$2,268	\$40,821

†While the asset limit is technically \$2,000 for an individual and \$3,000 for a couple, Maine allows an extra exemption of \$8,000 in savings for an individual and \$12,000 for a couple.
[Medicaid Eligibility Income Chart by State – \(Updated Jul. 2023\) \(medicaidplanningassistance.org\)](https://www.medicaidplanningassistance.org/Medicaid-Eligibility-Income-Chart-by-State-(Updated-Jul.-2023))

HUSKY C Eligibility Expansion

Effective October 1, 2024, a new state law increases income eligibility in HUSKY C:

[Public Act No. 23-204](#) expands eligibility for HUSKY C by increasing the program's income limit from 143% of the TFA cash benefit to 105% of FPL, after any authorized income disregards.

\$8.5 million has been budgeted for SFY 2025 to pay for this expansion.

HUSKY C Eligibility Now & Then....

HUSKY C now.....

Currently, the HUSKY C income limit is 143% of the TFA monthly cash benefit (equal to \$700 for an individual), which becomes an effective income limit of **\$1,182 per month** once the \$482 maximum unearned income disregard is included (\$1,182 is roughly equivalent to 97% of FPL).

Most HUSKY C households have unearned income (SSA, SSI or SSDI, for example), so the unearned income disregard is applied in a significant majority of cases.

HUSKY C as of October 1, 2024.....

For 2023, the income limit will be set at 105% of FPL, which is **\$1,276 per month** for an individual. Factoring in the maximum unearned income disregard (\$482), the amount of counted income that an individual can have under the new threshold is \$794 (an increase of \$94/mo. over the current limit of \$700/mo.).

FPL amounts change annually, so this figure will rise accordingly as new FPL amounts are introduced.