Good afternoon, Senator Lesser and Representative Gilchrist, and Ranking Members Senator Seminara, and Representative Case. Thank you for your time and your commitment to supporting the residents of our State.

**S.B. No. 306 AN ACT PROVIDING FOR THE PHASED-OUT ELIMINATION OF ASSET LIMITS IN THE HUSKY C PROGRAM.**

AgingCT strongly supports S.B. 306, An Act providing for the phased-out elimination of asset limits in the Husky C Program. Many Medicaid eligible adults have simply outlived their resources. They represent your neighbors and family members. The decision to receive medical and long-term care in the community supports their desire for independence, dignity, and autonomy. Home and community-based care plans cost on average one-third less than institutional care. The decision to accept care in the home supports Connecticut’s rebalancing plan and reduces Medicaid spending.

We ask the legislators to increase the Medicaid HUSKY C asset limit as described in the phased-out elimination plan in Raised Bill 306. HUSKY C has by far the most restrictive eligibility rules of any Medicaid program, with an extremely low-income limit of just $1,318/month (proposed effective 10/1/24) and an asset limit of $1,600 ($2,400 for a couple). For most residents, the low monthly income precludes eligible residents from saving for any emergency without the threat of running short of funds for basic needs. Imagine trying to move with a reserve of only $1,600. The security deposit would exceed your savings.

**ASSETS**

Over half of thirty-four states (19 of 34) set their medically needy asset limit at the SSI level ($2,000 for an individual and $3,000 for a couple).Connecticut has a more restrictive medically needy asset limit ($1,600 for an individual and $2,400 for a couple). The other 14 states have more generous medically needy asset limits ranging from $2,400 for an individual in Pennsylvania to $30,120 in New York. Thirteen states do not include IRA’s or 401K’s in the assessment of assets. Connecticut has no such exemption.

This proposed phased-out elimination of asset limits in the Husky C Program would allow residents to plan for financial emergencies, including home repairs, car repairs, funerals, rent increases and other emergencies while qualifying for long-term and other medical care services in the community. Medicaid is the only source of long-term care support (assistance for ambulating, dressing, toileting, medication, etc.) other than privately held long-term care insurance or family caregiving. Insurance is very expensive and out of reach for most adults. Family caregivers may be unavailable due to work and other obligations. The current asset limit precludes community care for many as there is no money available for a housing emergency or repair. Providing a reasonable asset limit would encourage more adults to receive their care in the community, thereby reducing the expense to the State. It is approximately 65% less expensive to support a person’s activities of daily living in the community, rather than in a nursing home. Please help your neighbors remain in their homes with access to essential services.

Connecticut’s five Area Agencies on Aging collaborate under the name, AgingCT. We are independent, nonprofit organizations, with federal designation, dedicated to helping older adults and persons with disabilities thrive in the community with dignity and support throughout their lives. We advocate and educate legislators, policy makers and Connecticut residents on the issues of importance to older constituents and those who support them. Visit [www.agingct.org](http://www.agingct.org/) to learn more.

Submitted by:

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On behalf of AgingCT

1. https://ltsschoices.aarp.org/resources-and-practices/presumptive-eligibility-medicaid-home-and-community-based-services-can