



# AgingCT

Five Agencies, One Vision.

hello@agingct.org | AgingCT.org

Connecticut's five Area Agencies on Aging present a unified legislative agenda in support of older adults. As independent, nonprofit organizations dedicated to helping older adults and persons with disabilities thrive in the community, we support strategies that maximize independence and offer an alternative to nursing home placement. We look forward to working with Connecticut's elected officials to enhance strong communities where residents can grow up and grow old. Visit [www.agingct.org](http://www.agingct.org) to learn more.

### **Increase the Medicaid Waiver Asset Limit**

Increasing the asset limit would allow residents to plan for financial emergencies, including home and vehicle repairs, funerals, rent increases, and other emergencies, while qualifying for long-term and other medical care services in the community. Without emergency savings, older adults and persons with disabilities are much more likely to opt for a nursing facility rather than community-based care. Homelessness becomes the only alternative if the community-dwelling elder or person with disabilities does not have the emergency funds to make necessary repairs, accommodate increases in rent, or pay for necessities like eyeglasses or hearing aids. These residents are our neighbors who may have outlived their savings or have been forced into poverty by medical expenses.

Over half of 34 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). Fourteen states have more generous medically needy assets, ranging from \$2,400 for an individual in Pennsylvania to \$30,182 in New York. California eliminated the asset limit. Connecticut has a more restrictive medically needy asset limit (\$1,600 for an individual and \$2,400 for a couple).

[Source](#)

### **Fund a robust network of Medicaid Providers for CT Home Care Programs**



AgingCT advocates for fair and equitable health and human services compensation so that nonprofit providers have the funds to meet the needs of Connecticut's vulnerable residents. Residents who may have conditions that include intellectual, developmental, physical, or mental disabilities benefit from service providers' staff who guard client health and welfare.

In the past, legislators have approved increases for nursing facilities and unionized personal care workers. There has been no data-driven strategy to support agency-based reimbursement in Connecticut's Medicaid waiver. Low pay and high caseloads challenge the workforce and put quality at risk in the care of highly vulnerable populations. It seems counterintuitive to reimburse facility-based care at a higher level than community-based care when our state is committed to rebalancing from institutional bias to community care. Regular increases based on the Consumer Price Index (CPI) would help correct inadequate funding in the nonprofit health and human service sector.

### **Community-based Navigation Support**

Service Navigation at the Area Agencies on Aging has provided thousands of hours of information, assistance, person-centered counseling, and care management to older adults and individuals with disabilities statewide. By design, Service Navigators are assigned to consumers with the greatest level of complexity, fewest available resources, and highest likelihood of "falling through the cracks." As a result of interventions such as application assistance and advocacy, older adults and their families have successfully forestalled unnecessary nursing facility admission and have saved the state's Medicaid system hundreds of thousands of dollars.

As Connecticut's median age increases, so too, does the demand for service navigation. AgingCT asks legislators to continue their support for community-based navigators to help older adults, caregivers, and municipalities find appropriate support in a complex system by increasing the number of Service Navigators at the Area Agencies on Aging available statewide.

### **Housing & Utilities**

AgingCT supports all efforts to assist Connecticut's older adults to age in the setting of their choice by preserving available and affordable community living options.

Unfortunately, both availability and affordability have been substantially challenged since the cessation of funding from the American Rescue Plan Act (ARPA). According to the Community Well-being Survey by the Connecticut nonprofit DataHaven, the number of adults who are experiencing or have experienced housing insecurity has doubled between 2015 and 2022. Meanwhile, in a May 2023 press release, Operation Fuel shares that the affordability gap for utility consumers has increased to approximately \$608 million, up 37% from \$440 million in 2020. Working families with young children, people with medical conditions, and elderly people living on a fixed income are particularly vulnerable. [DataHaven Community Wellbeing Survey | DataHaven](#)

The Department of Housing's 2023 data indicates that the Fair Market Rent for a modest two-bedroom apartment in Connecticut is approximately \$1,469 per month. This cost exceeds 50% of the income of minimum wage earners and poses a significant challenge for those living on the average monthly Social Security income in Connecticut of about \$1,800. [FY2023 FMR Schedule.pdf](#)

AgingCT supports a multi-pronged approach that includes collaboration across state agencies and community-based organizations to:

- Keep people in their homes by providing support and services.
- Reduce rates of homelessness due to discriminatory housing practices.
- Address the lack of appropriate housing stock.
- Protect consumers from untenable rate hikes that contribute to housing loss, debt, and credit damage.

### **Food Security**



People living on fixed incomes must negotiate an array of priorities related to living expenses, including money to buy food. Food prices continue to rise. Mobility and transportation limitations further impact the ability to purchase, carry, prepare, and consume enough nutritious foods. Funding for the Senior Nutrition Program's home-delivered and congregate meals is limited federally and does not keep up with rising costs and increased need.

AgingCT supports programs that impact food security through multi-pronged approaches, including the Senior Nutrition Program, Supplemental Nutrition Assistance Program (SNAP), Senior Farmers Market Nutrition Program, Commodity Supplemental Food Program, Food as Medicine, Benefit Screening Assistance, and the Home Care Program for Elders

### **Transportation**

AgingCT supports **innovative transportation systems, informed by best-practices**, for low-income residents, especially those living away from public transit routes. Half-fare taxis, last mile programs, and a commitment to Dial-a-Ride services, help older residents get to critical medical appointments, food, and community events. AgingCT supports outreach, assistance and training to maximize access for older residents and residents with disabilities.