

If you're 60 or over, call your local legal aid office:

| | | | |
|---------------|--------------|-----------------|--------------|
| Eastern CT | 800-413-7796 | Western CT | 800-413-7797 |
| Hartford Area | 860-541-5000 | Bridgeport Area | 800-809-4434 |
| Stamford Area | 800-541-8909 | New Haven Area | 203-946-4811 |

If you're under 60, call SLS for help:



Statewide Legal Services
1-800-453-3320
860-344-0380

Search our website for help:



www.ctlawhelp.org

PUBLIC BENEFITS

LEGAL SERVICES

SELF-HELP SERIES

Are You Eligible for Medicaid?

January 2016



We offer free legal help in many areas, including

- welfare,
- SNAP (food stamps),
- divorce,
- child support,
- domestic violence,
- bankruptcy,
- special education,
- nursing home care,
- health insurance,
- eviction,
- foreclosure,
- and more.

See the reverse side for more about legal services.

Are You Eligible for Medicaid?

Medicaid is health insurance that helps people pay some or all of their medical bills. Call 1-855-805-HEALTH (4325) to apply.

Medicaid may be free for

- families with children (monthly income of less than about \$2,700 for a family of 2);
- pregnant women (monthly income of less than about \$3,500 for a family of 2); and
- adults without children at home (monthly income less than about \$1,830 for a family of 2).

Medicaid may have a copay or monthly cost for

- families with children (monthly income of between about \$2,700 and \$4,200 for a family of 2); and
- people with certain medical conditions.



Call 1-855-805-HEALTH (4325) to find out which program you qualify for.

Medicaid with a spend-down

If your income is too high to qualify for free Medicaid, you may be able to get Medicaid after you spend down some of your money if you are disabled, on Medicare, over 65, or meet other criteria. You will get a notice from DSS that tells you the amount you must spend down, when your spend-down period starts and ends, and where to send the proof about your spend-down. Spend-down periods are 6 months long.

Remember! Keep copies of everything you give DSS. Keep all notices and envelopes that DSS sends you.

If you're under 60, call us for help:



Statewide Legal Services
1-800-453-3320 or 860-344-0380

Search our website for help:



www.ctlawhelp.org

If you're over 60, call your local legal aid office.

Connecticut Legal Services

www.ctlegal.org

Bridgeport

1000 Lafayette Blvd 203-336-3851
Suite 950

New Britain

16 Main Street 860-225-8678

New London

125 Eugene O'Neill Dr.
Suite 120 860-447-0323

Stamford

20 Summer Street 203-348-9216

Waterbury

85 Central Avenue 203-756-8074

Willimantic

1125 Main Street 860-456-1761

Greater Hartford Legal Aid

www.ghla.org

999 Asylum Avenue
Hartford, CT 06105
860-541-5000

New Haven Legal Assistance Association

www.nhlegal.org

426 State Street
New Haven, CT 06510
203-946-4811

Consumer Law Project for Elders

Free legal assistance to people 60 and over throughout Connecticut who have money/debt problems.

1-800-296-1467

This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut.

The information in this booklet is based on laws in Connecticut as of 01/2016. We hope that the information is helpful. It is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.

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Home Care Program for Elders pays for home health aides, skilled nursing, emergency response alert, Meals on Wheels, adult day care, and other services.

- You're eligible if you are 65 or older and need help with daily living activities like bathing, shopping, or taking medications.
- The income limits are higher than for regular Medicaid.
- To apply, call the DSS Alternate Care Unit at 800-445-5394.

Personal Care Assistance Program pays for assistants to help with your daily living activities.

- You're eligible if you have a disability and need help with daily living activities like bathing, shopping, or taking medications.
- Income limits are higher than for regular Medicaid.
- To apply, call DSS at 1-855-626-6632.

Acquired Brain Injury Program offers home and community-based services to help you live at home instead of in a nursing home.

- You're eligible if you have a disability related to a brain injury.
- The income limits are higher than for regular Medicaid.
- To apply, call DSS at 1-855-626-6632.

TIPS

- If DSS won't pay for something your doctor ordered, ask for the reason in writing. Call SLS for help at 800-453-3320 or 860-453-3320.
- Be careful not to go above your income limit. Even a few cents over from interest on a bank account can cause your Medicaid coverage to stop as of the day you went over the limit. You could pay for some large medical bills to keep your income below the limit.

One way to meet your spend-down amount is to have medical bills.

Example 1: Bob applied for Medicaid on January 1. Bob's 6-month spend-down **period** is January 1 to June 30. Bob's spend-down **amount** is \$600.

On January 1st, Bob starts his 6-month spend-down period with no Medicaid coverage. On March 15, his medical bills total \$600. Bob is covered by Medicaid for any NEW medical bills from March 15 to June 30.

On July 1, Bob has a **new** 6-month spend-down period and amount.

| Bob applies for Medicaid | Spend-down period (6 months) | Spend-down amount | Covered for NEW bills |
|---|--|--|-----------------------|
| January 1 | January 1 - June 30 | \$600 | |
| ➡ | Between January 1 and March 15, Bob's medical bills add up to \$600. ➡ | He has met the spend-down amount by March 15 (within the 6-month spend down period.) ➡ | March 15 - June 30 |
| ➡ Next 6-month spend down period begins on July 1. | | | |

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| Note: | You don't have to pay the medical bills. You can use unpaid bills to meet your spend-down. |
| Note: | As soon as you have medical bills in the amount of your spend-down, you can get Medicaid. |

Example 2: Luz's 6 month spend-down **period** is March 1 – August 31. Luz's spend-down **amount** is \$500.

On August 20, she has \$500 in medical bills. If these bills are **unpaid**, she can give them to DSS at the start of her next period, September 1.

Luz will be covered by Medicaid for all medical bills during her spend-down period September 1 –February 28.

| Luz's 6-month spend-down period | Spend-down amount | New spend-down period (6 months) |
|---|---|---|
| March 1 – August 31 | \$500 | September 1 - February 28 |
| | Between March 1 and August 20, her medical bills add up to \$500. ➡ | If her \$500 in medical bills are unpaid , she can give these to DSS at the start of her next spend-down period (September 1). |
| ➡ 6-month spend down period beginning September 1. ↻ | | |
| <i>Luz will be covered by Medicaid for all medical bills during this spend-down period September 1-February 28.</i> | | |

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| Note: | You can use unpaid medical bills from a previous period to meet your spend-down amount in the current period. |
| Note: | Sometimes it takes almost the whole 6 months to meet your spend-down. Plan ahead to get longer coverage. |

Bills you can use toward your spend-down

- Doctor, hospital, and ambulance services.
- Prescription and over-the-counter drugs and vitamins prescribed by your doctor.
- Medical supplies such as bandages and gauze.
- Health insurance premiums, co-payments, and deductibles.

Remember!

- If your income or living situation changes, your spend-down amount may change. Tell DSS about changes within 10 days.
- Save all your medical bills. Keep track of the date and amount of each bill and the date you pay the bill.
- If your medical bills are less than the spend-down amount in one period, you can use the same bills again toward the spend-down amount for the next period.
- If you don't pay medical bills, you may be charged late fees and penalties. Ask your doctor or pharmacist if you can pay over a period of time. If bill collectors are harassing you or taking legal action against you, call Statewide Legal Services at 800-453-3320 or 860-344-0380. See the legal aid booklet: *Debt Collection*.

Other programs that pay some or all of your medical bills

MED-Connect lets you work and keep your Medicaid, often without a spend-down. You're eligible if you

- are disabled, even if you don't get SSI/SSDI;
- earn income, even if you are self-employed or only work a few hours a week;
- have income less than about \$6,250/month and assets worth less than about \$10,000 for 1 person or \$15,000 for a married couple.

Breast and Cervical Cancer Program covers all medical needs (not just cancer treatment) during the time you need cancer treatment.

- You're eligible if you don't have insurance, and you aren't eligible for Medicaid or Medicare.
- Get screened at an early detection site. Call 860-509-7804.
- There are no income or asset limits for this program.