

## Benefits Quick Guide

### Medicare Savings Program (MSP)

Effective 3/1/25-2/29/25

#### **QMB**

Monthly Income Guideline

- Single: \$2,752
- Couple: \$3,719

#### **SLMB**

Monthly Income Guidelines

- Single: \$3,013
- Couple: \$4,072

#### **ALMB**

Monthly Income Guidelines

- Single: \$3,209
- Couple: \$4,336

#### *Important notes about MSP*

+ There is no asset limit or estate recoupment for MSP.  
+ Individuals who qualify for MSP and missed enrollment into Medicare A and/or B may be able to enroll into Medicare through MSP. [For information on how to enroll into Medicare through MSP, click here.](#)  
+ Earned income disregard applies to income limits: For earned income, the first \$65 and then half of the remainder is not counted toward eligibility. [For more info on the Medicare Savings Program, click here.](#)

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## Extra Help/Low Income Subsidy (LIS)

Effective 1/1/25-12/31/25

### Full LIS Level 1 copays (Medicare + MSP)

- Generic drugs: \$4.90
- Brand Drugs: \$12.15

### Full LIS Level 2 copays (Medicare + HUSKY C)

- Generic drugs: \$1.60
- Brand Drugs: \$4.80
- Maximum out of pocket cost-sharing \$17 per month

### Full LIS Level 3 copays (Medicare + Medicaid)

#### *Important notes about LIS:*

- + MSP recipients automatically qualify for full LIS level 1.
- + Connecticut residents should consider applying for LIS through MSP because MSP has no asset restrictions and higher income guidelines.
- + Beneficiaries who have LIS will be randomly assigned to a benchmark Part D plan if they do not select a plan on their own. Beneficiaries with Extra Help who are enrolled in a benchmark plan will have a \$0 monthly premium for their coverage. However, they still benefit from a plan comparison to determine the best plan that covers all their medications.
- + Individuals entitled to LIS who do not yet have a Part D plan can be eligible for immediate drug coverage through **LI NET**. [For more information on LI NET and eligibility requirements, click here.](#)

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## Medicaid for those age 65+, blind or with a disability (HUSKY C)

Effective 3/1/25

### Husky C Monthly Income Guidelines:

- Single: \$1,370\*
- Couple: \$2,198\*

### HUSKY C Asset limits:

- Single: \$1,600
- Couple: \$2,400

### Unearned income disregard

- Single \$535
- Couple: \$1,070

### Earned income disregard:

- Subtract \$65, then divide by half

### *Important notes about HUSKY C:*

- + State income regions A, B and C eliminated 7/1/22 – statewide standard limit now in effect.
- + \*Income limits include single unearned disregard of \$535 and couple unearned disregard of \$1,070 Income counted may be higher or lower than this amount based on living arrangements. Beneficiaries should still apply if above these income limits.

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## Medicaid Expanded Benefits (HUSKY D)

Effective 3/1/25

### Husky D Monthly Income Guidelines

- Household Size of 1      MAGI monthly Income: \$1,800
- Household Size of 2      MAGI monthly Income: \$2,433

#### *Important notes about HUSKY D:*

- + For those 18-64 without minor children or Medicare
- + Apply through Access Health CT online at [accesshealthct.com](https://accesshealthct.com)
- + Eligibility is based on Modified Adjusted Gross Income (MAGI) in the tax household
- + No spend-down provision if you are over the income guidelines
- + No asset limits

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## Medicaid for Employees with Disabilities (MED-CONNECT)

Effective 4/1/25

### **MED-CONNECT Income limits:**

- Earnings up to \$85,000/year

### **MED-CONNECT Asset limits:**

- Single person - \$20,000
- Married couple - \$30,000

### *Important notes about MED-CONNECT:*

- + Enrollees may have to pay monthly premium, depending on their income level.
- + Only the applicant's income counts to determine program eligibility. Spouse's income is counted when determining monthly premium amounts.
- + As of July 2026 will start phasing out income and asset limits over a period of four years.
- + [Full MED-CONNECT program details can be found by clicking here.](#)

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## Medicaid for parents and caregivers with children under age 19 (HUSKY A)

Effective 3/1/25

### Monthly Income Limits for parents/caregivers:

- Family of 2: \$2,433
- Family of 3: \$3,065

#### *Important notes about HUSKY A:*

- + There are other groups covered under HUSKY A, including pregnant women. There are different income and asset limits for different groups under HUSKY A.
- + Eligibility is based on Modified Adjusted Gross Income (MAGI).
- + There is no asset test for this HUSKY A coverage group.
- + SSI and certain other types of income do not count toward eligibility limits, and certain expenses are deducted from eligibility.

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## Supplemental Nutrition Assistance Program (SNAP)

Effective 10/1/24

### Gross monthly income limits

- Household Size of 1: \$2,510
- Household Size of 2: \$3,407

### Asset limits

- Households below 200% FPL: No asset limit
- Households above 200% FPL: \$4,500

### Maximum monthly SNAP benefit

- Household Size of 1: \$292
- Household Size of 2: \$536

#### *Important notes about SNAP*

- Certain income and assets are not counted toward eligibility.
- [For full SNAP program details, click here.](#)

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## Information and Programs for Persons with Disabilities

### Bureau of Rehabilitation Services (BRS)

Assists persons with disabilities wanting to return to work. Call 1-800-537-2549.

### BRS Benefits Counseling

Benefits Specialist explain the benefits of working and how employment works without benefits. Call 1-800-773-4636 or [click here to find your local contact for a BRS Benefits Counselor](#).

### Ticket to Work

9-month trial test period to return to work. Individuals get full benefits regardless of money earned. Call 1-866-968-7842.

### Centers for Independent Living (CILs)

Provide peer support, I&R, advocacy, independent skills training to persons with disabilities [Click here for your local Center for Independent Living contact information](#)

### ABLE Accounts

Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.

Call 1-888-609-3268 or [click here for more information on ABLE accounts](#).

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## Senior Outreach and Engagement

Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options. [Click here for more information and regional contacts for the Senior Outreach and Engagement Program.](#)

## DSS Contacts

### Mailing applications

Husky C, MSP and SNAP benefit applications are mailed to:  
DSS Connect Scanning Center, PO Box 1320, Manchester, CT 06045-1320

### Online Applications

Applications for most programs can be completed online at  
[www.connect.ct.gov](http://www.connect.ct.gov)

### DSS Benefits Center telephone line

Consumers can call **1-855-626-6632** to check on the status of benefits and to report changes.

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