



Benefits Quick Guide

CHOICES 1 (800) 994-9422

1. Medicare Savings Program (MSP)

Effective 3/1/24-2/29/25

QMB

Monthly Income Guideline

- Single: \$2,649
- Couple: \$3,595

SLMB

Monthly Income Guidelines

- Single: \$2,900
- Couple: \$3,935

ALMB

Monthly Income Guidelines

- Single: \$3,088
- Couple: \$4,191

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.](#)

2. Extra Help/Low Income Subsidy (LIS)

Effective 1/1/24-12/31/24

Full LIS Level 1 copays

(Medicare + MSP)

- Generic drugs: \$4.50
- Brand Drugs: \$11.20

Full LIS Level 2 copays

(Medicare + HUSKY C)

- Generic drugs: \$1.55
- Brand Drugs: \$4.50
- Maximum out of pocket cost-sharing \$17 per month

Full LIS Level 3 copays

(Medicare + Medicaid Waiver or SNF)

- \$0 cost-sharing

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Revised April 21, 2024

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.](#)

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

Effective 3/1/24

Husky C Monthly Income Guidelines:

- Single: \$1,234*
- Couple: \$1,746*

HUSKY C Asset limits:

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

Unearned income disregard

- Single \$511
- Couple: \$1,022

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 above include single unearned disregard of \$511 and couple unearned disregard of \$1,022 Income counted may be higher or lower than this amount based on living arrangements. Beneficiaries should still apply if above these income limits.

4. Medicaid Expanded Benefits (HUSKY D)

Effective 3/1/24

Husky D Monthly Income Guidelines

- Household Size of 1 MAGI monthly Income: \$1,732
- Household Size of 2 MAGI monthly Income: \$2,351

Important notes about HUSKY D:

- For those 18-64 without minor children or Medicare
- Apply through Access Health CT online at 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

5. Medicaid for Employees with Disabilities (MED-CONNECT)

Effective 7/1/22

MED-CONNECT Income limits:

- Earnings up to \$75,000/year

MED-CONNECT Asset limits:

- Single person - \$10,000
- Married couple - \$15,000

Important notes about MED-CONNECT:

- Enrollees can have income up to \$75,000 per year and qualify for full Medicaid/HUSKY Health coverage.
- 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.
- [Full MED-CONNECT program details can be found by clicking here.](#)

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

Effective 3/1/24

Monthly Income Limits for parents/caregivers:

- Family of 1: \$2,008
- Family of 2: \$2,726

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.

7. Supplemental Nutrition Assistance Program (SNAP)

Effective 10/1/23

Gross monthly income limits

- Household Size of 1: \$2,430
- Household Size of 2: \$3,287

Asset limits

- Households below 200% FPL: No asset limit
- Households above 200% FPL: \$4,250

Maximum monthly SNAP benefit

- Household Size of 1: \$291
- Household Size of 2: \$535

Important notes about SNAP

- Certain income and assets are not counted toward eligibility.
- Emergency SNAP supplemental benefits are ending as of February 2023.
- [For full SNAP program details, click here.](#)

8. 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.](#)
- **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.](#)

9. 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
- **DSS Benefits Center telephone line**
Consumers can call **1-855-626-6632** to check on the status of benefits and to report changes.