State Resources for Seniors in Connecticut

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Health Insurance & Prescription Drug Coverage for Seniors

HUSKY C

All seniors aged over 65 are entitled to health care insurance and prescription drug coverage from Medicaid through Connecticut's HUSKY C program. Benefits include some dental and doctor's care, most prescription drugs, home care, hospital care, nursing home care and foreign language interpreter services.

How to Apply

Older adults can apply for HUSKY C directly through the Connecticut DSS website. Alternatively, download an application form and send it to:

Department of Social Services, Community Options
9th Floor, 55 Farmington Avenue
Hartford, CT, 06105-3725

If you need assistance, call the DSS toll-free at: (800) 842-2159.

Eligibility

Qualifying criteria for HUSKY C includes:

- Being over age 65
- Living in Connecticut
- Having U.S. citizenship or being a qualifying alien
- If you need long-term home health care or nursing care but can't cover the costs with your income

Status	Annual Income Limit Region A (Southwestern CT)*	Annual Income Limit Regions B and C (Northern, Western and Eastern CT)
Single	$7,716	$6,384
Married	$9,804	$8,496

*Net income limits by geographical area

Asset limits:

- Single person: $1,600
- Married couple: $3,200

HUSKY D

HUSKY D is for older Connecticans whose income falls significantly below the federal poverty level. It provides a comprehensive benefits package to beneficiaries, including many prescriptions. Plus, there are additional benefits, which are only available to HUSKY A, C and D members, including:

- Nonemergency transport to health care appointments
- Early and periodic screening, diagnosis and treatment
- Smoking cessation services

How to Apply

You can apply for HUSKY D in the following ways:

- Online via Access Health CT
- By phone: (855) 805-4325
- In person at your local DSS field office

Eligibility

If you're under the age of 65 but have a very low income and don't have dependent children or Medicare coverage, you might be able to get help paying for health care from Connecticut Medicaid. While there are no asset limits for HUSKY D, you must meet the following annual income criteria:

Family Size	Annual Income Limit
1	$17,774
2	$24,040
3	$30,305
4	$36,570
5	$42,835
6	$49,100

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

Eligible enrollees are entitled to financial assistance through one of Connecticut's three Medicare Savings Programs described below. They could help you pay for deductibles, co-insurance and Medicare Part B programs.

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Additional Low-Income Medicare Beneficiary:** The ALMB program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs and is dependent on available funds. Seniors who are on Medicaid, are not eligible.

How to Apply

To apply for Connecticut's Medicare Savings Program benefits, you'll need to complete an application form and mail it or take it in person to your local DSS office.

Alternatively, you can apply online through the DSS website:

- Click "Apply For Benefits"
- Select the option titled "Start a new application for any of the following"
- Create an account
- Complete the Medicare Savings Program application

Eligibility

To qualify, you must be a Connecticut resident and be over age 65 or eligible for Medicare Part A. Gross income or combined gross income with your partner (regardless of their status) is the sole financial criteria for MSP benefits. While the program doesn't consider assets in Connecticut, your income must be at or below the following:

Program	Single Income Limits*	Married Income Limits
Qualified Medicare Beneficiary	$2,390	$3,220
Specified Low-Income Medicare Beneficiary	$2,617	$3,525
Additional Low-Income Medicare Beneficiary	$2,786	$3,754

*Income limits are correct as of March 2022, please check with the DSS in case values have changed.