

COMPASS TITLE19 CONSULTANTS LLC

CT Medicaid & Title19 Compliance-Focused Navigation Services

151 New Park Ave, Suite 120 • Hartford, CT 06106

Tel: 860-813-0020 • Fax: 860-364-8517 • www.cmctitle19.com

ELDER CARE PROGRAMS STANDARD CHARTS FOR NURSING HOME AND HOME CARE PROGRAMS – CT (eff. 1/1/2026)

- Minimum Community Spouse Protected Asset Amount:\$50,000.00
- Maximum Community Spouse Protected Asset Amount:\$162,660.00
- Allowed Asset Limit for Single Individual:\$1,600.00
- Allowed Asset Limit for Married Couple: \$1,600.00 each (when both husband and wife are in nursing home)
- Gift Penalty Divisor:\$15,526.00
- Min. Monthly Needs Allowance for Healthy Community Spouse.....\$4,066.00 Max.
- Monthly Income Needs Allowance for Healthy Community Spouse.....\$3,948.00
- Monthly Personal Needs Allowance for Institutionalized Individual.....\$75.00
- Excess Home Equity Limit for Institutionalized individual.....\$1,130,000.00
- Gross Income Limit for Medicaid Homecare Recipient: \$2,982.00
- Gross Monthly Income over Limit may have Applied Income for Homecare:..... \$2,608.00+

Max. Rental Diversion (Applies to Short Term Facility Stay):

- Living alone.....\$650
- Shared Living.....\$400

EXCLUSIONS AND EXCEPTIONS TO ASSET LIMIT RULES:

- Excluded Insurance Face Value.....<_ \$1,500.00
- Excluded Irrevocable Burial Up To.....\$10,000 (**CT funeral contracts only**)
- CT Partnership For Long Term Care – Disregard of assets in an amount equal to the lesser of the actual cost of services or the amount of payments made by the pre-certified Long Term Care policy.

STATE FUNDED HOME CARE PROGRAMS - 3% Co-Pay Allowed Assets for

- Single Individual: \$48,798.00
- Allowed Assets for Married Couple:\$65,064.00

MEDICARE SAVINGS PROGRAMS (MSP) INCOME LIMITS (eff. 3/1/2026):

	Single	Couple
Qualified Medicare Beneficiary (QMB)	\$2,807	\$3,806
Specified Low Income Medicare Beneficiary (SLMB)	\$3,073	\$4,166
Additional Low Income Medicare Beneficiary (ALMB)	\$3,272	\$4,437

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