

Good afternoon. Thank you for the opportunity to testify in favor of Senate Bill 370, an Act Concerning Medicaid Long-Term Care Coverage for Married Couples.

My name is Christine Ceccarelli. I am a nurse and former spousal home caregiver for my late husband, David, who suffered from progressive multiple sclerosis for 12 years before his death in 2002. Before I elected to quit my full-time job in 1997, he was cared for in a nursing facility. Needless to say, we were not able to pay for his care out of our savings for very long, so we went through the Medicaid spend-down process so his long-term care bills would be covered. I was able to care for him full-time at home because our house had been paid off in the spend-down process, and he received a pension from the Southern New England Telephone Company where he had worked for many years. We were able to survive on this pension and the small amount I earned doing quality improvement reports for the dialysis unit I once managed. We were more fortunate than other couples in this same situation who do not have any income once the breadwinner in the family becomes ill, and there is no other available source of income.

I feel passionately about this bill because once the spend-down process is complete, the only major asset left for the community spouse is the home. I can imagine that in many circumstances, this asset must be tapped to support the spouse if he or she is unable to work, cannot find work, or has no other source of support. If a reverse mortgage must be used for this purpose, these monies should not be treated as liquid assets in Medicaid spend-down if they are needed for spousal support. I am sure that the regulations can be written in such a way as to provide adequate oversight for use of these funds.

I realize that measures must be taken to lessen the Medicaid burden for the state in these difficult economic times. However, further burdening a vulnerable spouse who has already lost so much is not the way to do it. For those of us who need to pick up our lives during or after a spouse's long-term illness and loss of almost all saved retirement income, the home asset is the only thing left.

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