



**AARP Testimony before Human Services in Support of
S.B. 851, AA Protecting the Assets of the Spouse of an Institutionalized Medicaid Recipient; &
S.B. No. 93, AAC the Community Spouse of an Institutionalized Person
February 14, 2013**

AARP is a nonpartisan, nonprofit social welfare organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP is an advocate nationwide for the rights of people aged 50 and older. A major priority for AARP is to expand access to services and supports that give individuals the choice to remain in their own homes and communities. AARP research has found that more than 8 of every 10 boomers want to remain in their current home or community during retirement in order to stay close to their families.

One of the ways we can support an individual's decision to age-in-place is by reinstating adequate asset protections that give a healthy spouse access to the resources they need to live independently in their own home.

AARP urges the Committee to reinstate the maximum spousal impoverishment protections for married couples as proposed in S.B. 851 and S.B. 93. These proposals would reinstate the spousal impoverishment protections in place between July 2010 and June 2011, which allowed a couple applying for Medicaid long-term care coverage to keep the maximum community spouse protected amount (CSPA) to support the healthy spouse living in the community.

The proposed change would help a healthy spouse pay for his/her own uncovered medical and personal expenses to remain independent in the community and continue to live in their own home, while the other spouse is receiving Medicaid services in a nursing facility. This is not just more humane, but also fiscally prudent. By allowing the healthy spouse to keep adequate resources, he/she can stay at home and delay or avoid nursing home placement. On average, the cost of serving a Medicaid participant in the community is approximately one third of the average cost of serving someone in an institution.

Reinstating the maximum CSPA would put Connecticut law back on par with other states in our region. This policy is also aligned with the goals in Governor Malloy's Strategic Rebalancing Plan for long-term care and Connecticut's long-standing policy to provide services and supports in the most appropriate and least restrictive setting. Moreover, S.B. 851 and S.B. 93 have the added benefit of reducing administrative appeals, which could actually save administrative costs and alleviate the current backlog in processing Medicaid applications.

AARP urges you to set the maximum community spouse protected amount allowed under federal law (as we had done previously). This policy not only respects consumer choice to live independently in the community, but also saves the state Medicaid expenses by delaying or avoiding institutional care for the community spouse. Thank you.

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