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Human Services Committee Testimony in Support of SB 93 February 14, 2013

Senator Slossberg and Rep. Abercrombie, Ranking Members Senator Markley and Rep. Wood,

I am before you today to testify in support of SB 93 *AN ACT CONCERNING THE COMMUNITY SPOUSE OF AN INSTITUTIONALIZED PERSON*.

The Community Spouse Protected Amount was created under the Medicaid Catastrophic Coverage Act (MCCA) of 1988, 42 U.S.C. § 13965-5. One of the principal purposes of MCCA was to allow the community spouse of a nursing home resident to avoid impoverishment yet allow the institutionalized spouse to qualify for Medicaid. Congress sought to alleviate the spousal impoverishment that resulted from the spend-down of marital income and resources for the medical care of an institutionalized spouse by setting a minimum standard of support to enable the community spouse to avoid impoverishment. As Congressman Henry Waxman aptly stated in support of MCCA,

“In this bill we reduce the risk financial devastation from nursing home care by providing that the Medicaid program allow the spouse of a nursing home resident to retain enough of the couple’s income and resources to continue to live in the community. No longer will a wife be driven to choose between poverty and divorce if her husband enters a nursing home.”

In Connecticut, the community spouse is not immune to the high cost of living in our state. Whether it’s electrical & heating costs, maintenance or taxes; living in the community in Connecticut is expensive. As if that is not enough, now include the high costs of health care as we age and the ability to age in place at home becomes all the more daunting. The Money Follows the Person program is a legislative acknowledgement that community based home care is a viable and preferred environment for healthcare as we age. In the same way that we encourage and support MFP, we should support initiatives that would allow seniors to stay in their homes longer, which is what this bill seeks to do.

As our President said in his most recent State of the Union Address: “the biggest driver of our long-term debt is the rising cost of health care for an aging population. And those of us who care deeply about programs like Medicare must embrace the need for modest reforms – otherwise, our retirement programs will crowd out the investments we need for our children, and jeopardize the promise of a secure retirement for future generations.”

By reverting back to what was done in PA 10-73, which is what this bill would permit to happen, we are allowing seniors to keep more money in their pockets, allowing them to stay in our communities longer, and making aging in place an option for our elder population.