



Testimony of AARP CT
Raised S.B. 705, AAC A COMMUNITY SPOUSE'S ALLOWABLE ASSETS

February 5, 2015
Aging Committee

AARP appreciates the opportunity to comment on: **Raised S.B. 705, An Act Concerning A Community Spouse's Allowable Assets.**

AARP is a nonpartisan, social mission organization with an age 50+ membership of nearly 37 million nationwide, and approximately 600,000 here in Connecticut. AARP helps people turn their goals and dreams into real possibilities, strengthens communities and fights for issues that matter most to families such as healthcare, family caregiving, independent living, retirement savings, employment, affordable utilities and protection from financial abuse.

The proposal outlined in Raised S.B. 705 would support an individual's choice to live independently by allowing a healthy spouse to retain sufficient resources when their loved one is institutionalized. For those married couples with limited assets, the change will ensure that a healthy spouse can keep more of their joint assets to support his/her own independence at home.

The premise is simple. If a healthy spouse has the basic resources s/he needs to live safely at home, then s/he will not be forced, prematurely, into a nursing home just to get the care they need. Instead, the healthy spouse could continue to pay for his/her own medical and personal expenses at home.

Raised S.B. 705 would restore the spousal impoverishment protections for married couples in effect between July 2010 and June 2011. The change would bring Connecticut into alignment with other states in our region and support our long-standing policy to offer services and supports in the most appropriate and least restrictive setting. Additionally, S.B. 705 could potentially reduce administrative costs by reducing the number of administrative appeals.

AARP believes the policy outlined in S.B. 705 is not just more humane, but also fiscally prudent. The cost of serving a Medicaid recipient in the community is, on average, a fraction of the cost of serving an individual in an institution. However, if we deprive a healthy spouse of the basic resources they need for independent living, we increase the likelihood that s/he will prematurely follow their spouse into a nursing home. Thank you for your consideration.

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