



Testimony of AARP CT  
Raised H.B. 5806, AN ACT INCREASING THE MINIMUM AMOUNT OF ASSETS THAT MAY  
BE RETAINED BY THE SPOUSE OF AN INSTITUTIONALIZED PERSON

January 29, 2015  
Human Services Committee

AARP appreciates the opportunity to comment on: **Raised H.B. 5806 AN ACT INCREASING THE MINIMUM AMOUNT OF ASSETS THAT MAY BE RETAINED BY THE SPOUSE OF AN INSTITUTIONALIZED PERSON.**

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 H.B. 5806 would support an individual's choice to live independently by increasing the minimum asset amount a healthy spouse can retain 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 their own independence at home.

While AARP would prefer that the Committee reinstate the maximum spousal impoverishment protections for married couples in effect between July 2010 and June 2011, H.B. 5806 does provide some relief for those with the most need and we support the bill.

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.

This 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.

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The change would also 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, H.B. 5806 could potentially reduce administrative costs by reducing the number of administrative appeals. Thank you for your consideration.

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