



January 29, 2015

To: Members of the Human Services Committee

From: Matthew T. Stillman, Public Policy Committee Chair, Connecticut Chapter of the National Academy of Elder Law Attorneys

Re: **Support for the Elderly Protection Act – HB5806**

Dear Chairwoman Abercrombie, Chairwoman Moore, Ranking Member Wood, Ranking Member Markley and Honorable Members of the Human Services Committee:

Thank you for accepting testimony on behalf of the Connecticut Chapter of the National Academy of Elder Law Attorneys, Inc. ("NAELA"). NAELA is a non-profit association whose mission is to provide legal advocacy, information and education to attorneys, bar associations and others who deal with the many specialized issues involving the elderly, Veterans, and individuals with special needs.

The Connecticut chapter of NAELA presents this written and oral testimony in support of The Elderly Protection Act - This legislation will allow the vulnerable population of elderly community spouses to keep up to \$50,000 of their assets when they apply for Medicaid.

1. How it works

To best illustrate this message here is an example of the current Medicaid spend-down system:

Michael and Carol are married but Michael is sick with a serious chronic disease and must now be admitted into a nursing home. The couple will apply for Medicaid but must go through the eligibility test to ensure Michael can qualify. They have \$50,000 in total assets (savings, retirement money and any life insurance) excluding their house and car so they must now spend down to \$25,000 in order for Michael to be eligible which will leave Carol with only \$25,000 to survive on for the rest of her life.

- Our proposal enables Carol to keep the \$50,000 which she will use to live independently at home and not dependent on the Medicaid system sooner.

2. Benefits of Personal Choice, Home Care Preference and Addressing a Woman's Issue