

State Assistance for People with Physical Disabilities

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Issue

Briefly describe state services available to adults with physical disabilities.

Summary

The state offers a variety of services to people with physical disabilities. Most of these are available through the Department of Social Services (DSS), and are aimed at enabling people to live more independently. DSS provides health care, financial assistance, and other programs, some of which serve both individuals with disabilities and elderly populations. The Department of Rehabilitation Services (DORS) provides (1) employment assistance and related services to individuals with disabilities, blindness, deafness, or hearing loss, and (2) nutrition assistance for seniors that may also benefit individuals with disabilities. In addition, residents with disabilities may qualify for property and sales tax relief and transportation-related programs and services.

This report does not provide an exhaustive list of state services to people with physical disabilities, but covers major state programs. In some instances, eligibility for services is based on financial criteria rather than disability status.

Department of Social Services (DSS)

Health

Husky. DSS is the single state agency responsible for administering the Medicaid program, known as [Husky Health](#). For those who qualify, it provides a comprehensive health care benefit package,

including preventive care, primary care, specialist visits, hospital care, behavioral health services, dental services, prescription medications, and long-term care services and supports.

Residents aged 65 or older, or who are aged 18 through 64 and who are blind or who have another disability, may qualify for coverage under HUSKY C (also known as Medicaid for the Aged/Blind/Disabled). There are income and asset limits to qualify for this program. Net income limits (after deductions) vary by geographic area in Connecticut, as outlined in Table 1. Asset limits are \$ 1,600 for a single person and \$2,400 for a married couple.

Table 1: Monthly Income Limits for Husky C Eligibility

Monthly Income Limits	Region A (SW Connecticut)	Regions B & C (N, E, & W Connecticut)
Single Person	\$ 972.49	\$ 862.38
Married Couple	\$ 1,483.09	\$ 1,374.41
Institutionalized Individual	\$2,250.00	\$2,250.00

Medicare Savings Program (MSP). By law, [MSP](#) covers certain Medicare cost-sharing for low-income Medicare beneficiaries (including individuals with disabilities). The program generally consists of three separate tiers: (1) Qualified Medicare Beneficiaries (QMB), (2) Specified Low-Income Medicare Beneficiaries (SLMB), and (3) Qualified Individuals (QI). MSP eligibility is based on the federal poverty level (FPL), which is adjusted annually, and applicants at the lowest income levels qualify for the most benefits (CGS § [17b-256f](#)).

MED-Connect. [Med-Connect](#), or Medicaid for Employees with Disabilities, enables people with disabilities to become and stay employed without risking eligibility for Medicaid coverage. Enrollees may have income up to \$75,000 per year. Participants with income over 200% of the federal poverty level are charged a monthly premium. Counted liquid assets may not exceed \$10,000 for a single person or \$15,000 for a couple.

Medicaid Waivers

A range of services are available to help eligible individuals who need support to live at home or to return to community living. Many of these programs are administered under a Medicaid waiver, meaning the state has received federal approval to waive certain Medicaid requirements to meet the service needs of older adults and adults with disabilities.

Acquired Brain Injury (ABI) Waivers (I and II). The [ABI waiver program](#) provides a range of non-medical, home- and community-based services to maintain adults who have an acquired brain injury (not a developmental or degenerative disorder) in the community rather than in an institutional setting (CGS § [17b-260a](#)). Care managers, using person-centered planning, develop service plans and monitor effectiveness.

Eligible adults must (1) be age 18-64, (2) require assistance with two activities of daily living, (3) be able to participate in the development of a service plan in partnership with a DSS social worker, or have a conservator to do so, and (4) meet all technical, procedural and financial requirements of the Medicaid program or the Med-Connect program.

The Connecticut Home Care Program for Elders (CHCPE). [CHCPE](#) is a home health care and non-medical services program designed to enable persons age 65 and older who are institutionalized or at risk of institutionalization to receive the support services they need to remain living at their home (CGS § [17b-342](#)). Available services include adult day health, homemaker, companion, chore, home delivered meals, emergency response systems, care management, home health, assisted living, personal care assistant, assistive technology, mental health counseling, chronic disease self-management programs, recovery assistant, bill payer, care transitions and minor home modification services. The individual must meet the income and asset limits to be eligible for the program.

CHCPE eligibility requirements depend on the funding source. For the Medicaid-funded portion, the monthly income limit is currently \$2,250 for the individual who receives the services. The asset limit is \$1,600 for an individual receiving services or \$3,200 per married couple if both receive services. If only one spouse receives services, the other spouse is allowed to keep a higher amount to avoid impoverishment. In such a case, the asset limit is \$26,320 per couple, or higher in certain circumstances.

The state-funded portion currently has no income limit; asset limits are \$37,080 for an individual and \$49,440 for a married couple, regardless of whether one or both are receiving services. By law, state-funded participants must contribute to the cost of their care. Those with income up to 200% of the FPL must contribute 9%; those with income over 200% of the FPL must contribute 9% of the cost of care plus an applied income amount DSS determines (CGS § [17b-342\(i\)](#)). Certain people living in affordable housing under the state's assisted living demonstration program are exempt from this requirement.

Personal Care Assistance (PCA) Waiver. The [PCA waiver program](#) helps individuals between 18 and 64 years old with physical disabilities gain greater independence by employing personal care assistants for help with everyday tasks. Services offered include tiered case management and adult family living (CGS § [17b-605a](#)). (Waiver participants typically receive personal care assistant services through the Community First Choice state plan described below.) Although the program is currently full, eligible individuals may apply to be added to the waitlist. Eligibility is a two part process. Individuals must (1) physically demonstrate significant need for hands-on assistance in performing three of the seven core activities of daily living and (2) meet Medicaid income and asset criteria by the time services commence.

Money Follows the Person (MFP) Program. Authorized by the federal Deficit Reduction Act of 2005, [MFP](#) is designed to help states rebalance their long-term care systems by offering (1) enhanced federal Medicaid reimbursement for the first 12 months the participant lives in the community and (2) flexibility to provide supplemental support services, such as housing coordinators, that Medicaid does not typically cover (CGS § [17b-369](#)). To qualify, a person must (1) have been institutionalized for at least 90 days and (2) meet Medicaid eligibility criteria. In addition, it cannot cost more to care for the person in the community than in an institution.

MFP was extended through 2016 by the Affordable Care Act, but no additional funding is expected after the final 2016-2020 awards are made.

Community First Choice (CFC). The [Community First Choice](#) program allows Medicaid recipients (HUSKY A, C, or D) who require an institutional level of care and can self-direct services to receive supports and services in their home. These services can include help preparing meals, doing household chores, and performing daily living activities. There is no age requirement. Participants may hire certain relatives and friends to provide services and set the hiring requirements for each staff person, however spouses and legal guardians are excluded from receiving compensation.

Financial Assistance

State Administered General Assistance (SAGA). [SAGA](#) generally provides a cash benefit of up to \$219 per month to adults who (1) are temporarily or permanently unable to work for medical reasons or qualify as unemployable, (2) submit an application for federal benefits for individuals with disabilities, and (3) meet the program's income and asset limits (CGS § [17b-190](#)). Before receiving SAGA assistance, an individual must apply for federal Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits. Both programs are for individuals with disabilities and are administered by the federal Social Security Administration.

State Supplement Program (SSP). The state-funded [State Supplement Program](#) provides cash assistance to seniors age 65 or older, people with disabilities, and people who are blind to supplement their income and help them maintain a standard of living established by the General Assembly (CGS § [17b-106](#)). To receive benefits, individuals must have another source of income such as Social Security, Supplemental Security Income, or veteran's benefits.

To qualify as disabled, an individual must be between the ages of 18 and 65 and meet the disability criteria of the federal Social Security Disability Insurance program; to qualify as blind, an individual must meet the criteria of the Social Security Disability program, or the state Board of Education and Services for the Blind.

Other

Several DSS programs, not profiled in this report, serve people with very low incomes, with eligibility based on the applicant's financial status. Some programs adjust eligibility or benefits based on an individual's disability, however. Specifically, nutritional assistance is available through the federal Supplemental Nutrition Assistance Program (SNAP) program. DSS also administers the Connecticut Energy Assistance Program which defrays the heating costs of low-income individuals and families. You can find information on these assistance programs on the department's website:

<https://portal.ct.gov/DSS>.

Department of Rehabilitation Services (DORS)

Bureau of Rehabilitation Services (BRS)

DORS' [Bureau of Rehabilitation Services](#) offers a number of programs for individuals with physical disabilities:

- The [Vocational Rehabilitation Program](#) is designed to help individuals to prepare for, obtain, maintain, or advance in employment. For more information, see [OLR Report 2016-R-0251](#).
- The [Connect-Ability staffing program](#) is designed to connect employers with qualified job seekers.
- The [Connect to Work Project](#) allows individuals who receive Social Security disability benefits to better understand the impact returning to work will have on their disability benefits.
- The [Connecticut Tech Act Project](#) increases independence and improves the lives of people with disabilities by making assistive technology more accessible for work, school and community living.
- The [Independent Living Program](#) provides independent living services to persons with significant disabilities through contracts with Connecticut's five community-based Centers for Independent Living.

- The [Driver Training Program](#) provides evaluation and training for individuals with disabilities who seek to be licensed using a modified vehicle in the state of Connecticut.

Deaf and Hard of Hearing Services

DORS' [Counseling Unit](#) provides adjustment counseling related to special language, communication and socioeconomic problems unique to individuals who are deaf or hard of hearing and their families. In addition, its [Interpreter Registry](#) posts a statewide registry for all sign language interpreters working in Connecticut in accordance with state statute.

Bureau of Education and Services for the Blind (BESB)

[BESB](#) coordinates and provides services to all state residents who are legally blind or have significant visual impairments. The bureau has four separate service programs that serve clients of all ages; however the following three programs specifically apply to adults:

- The [Adult Services Program](#) serves as the central intake for clients and provides independent living training to adults to assist them with maintaining independence within the home and the community.
- The [Vocational Rehabilitation Program](#) provides school-to-work transition services to youth and helps adults obtain, retain, and advance in employment. The program also provides technical assistance and job candidate referral services to employers across the state.
- The [Business Enterprise Program](#) offers entrepreneurial opportunities to people who are blind, including management of food service and gift store businesses at public facilities.

Elderly Nutrition Program

DORS administers Connecticut's [Elderly Nutrition Program](#) through the five Area Agencies on Aging (AAAs). These AAAs independently contract with 15 elderly nutrition service providers to serve nutritionally balanced meals at congregate meal sites (e.g., senior centers, senior housing projects, and churches) and deliver meals to the homes of eligible participants who are either unable to shop and prepare meals for themselves or travel to a meal site (commonly known as Meals on Wheels). The program is open to adults ages 60 and older, as well as their spouses and certain individuals with disabilities who live with them. The United Way's [2-1-1 website](#) provides a directory of local providers.

Tax Relief

There are a number of state-mandated and local option property tax relief programs and sales and use tax exemptions available to individuals with disabilities. We briefly describe the most broadly applicable programs below.

Property Tax

- The Circuit Breaker and Renters' Rebate programs offer property tax reductions or rebates, respectively, to low-income elderly and disabled homeowners and renters (CGS §§ [12-170aa to cc](#) and [12-170d](#) et seq.). To qualify, a person's income must not exceed the qualifying income for the programs, which is currently \$35,300 for singles and \$43,000 for married couples.
- Qualifying homeowners with disabilities receive a \$1,000 property tax exemption. The law allows municipalities the option of also providing these homeowners an additional income-based exemption of up to \$1,000 ([CGS § 12-81\(55\)](#) and [CGS § 12-81i](#)). In order to qualify for both exemptions, a homeowner must (1) be eligible to receive permanent total disability benefits under Social Security; (2) qualify for permanent disability benefits under a federal, state, or local government retirement plan; or (3) be 65 years or older and no longer eligible to receive benefits under the disability benefit provisions of Social Security.
- Veterans with a Veterans Administration-rated disability of at least 10% qualify for a state-mandated exemption of \$1,500 to \$3,000, depending on their disability rating ([CGS § 12-81\(20\)](#)). Veterans with a severe, service-related disability are eligible for an additional exemption of either \$5,000 or \$10,000, depending on the nature of the disability ([CGS § 12-81\(21\)](#)). Veterans in the latter category may claim both exemptions, provided they meet the criteria for the first exemption. [CGS § 12-81g](#) requires municipalities to give veterans who receive one of these exemptions an additional income-based exemption. In addition to these state-mandated exemptions, municipalities may adopt an additional local option exemption.
- Municipalities may provide additional local option tax relief to older adults age 65 or older and totally disabled homeowners who have paid taxes in the town for at least a year. Towns may establish income criteria. The tax relief may take any form, including freezing tax payments at specified levels. But the overall amount of tax relief is limited to 10% of the total value of real property in the town in each given year. The total value of tax relief under this and other specified tax relief programs cannot exceed the homeowner's annual tax ([CGS § 12-129n](#)).
- Municipalities may provide a \$2,000 income-based exemption to qualifying homeowners who are blind ([CGS § 12-81j](#)). This local option exemption is in addition to the mandatory \$3,000 exemption municipalities provide to these homeowners ([CGS § 12-81\(17\)](#)).
- Municipalities may, by local ordinance, defer the increased property tax assessment due to rehabilitating or renovating a building to accommodate individuals with physical disabilities ([CGS § 12-65g](#)).
- Municipalities may, by local ordinance, exempt from property tax specially-equipped motor vehicles owned by (1) a person with disabilities or such person's parent or guardian ([CGS § 12-81c](#)) or (2) a disabled veteran ([CGS § 12-81h](#)).

- The law allows municipalities to completely exempt from property tax a veteran's house and house lot acquired or modified under a federal financial aid program for specially adapted housing for veterans ([CGS § 12-81\(21\)\(C\)](#)). (A specially adapted home is one outfitted to be suitable for someone who has lost his or her limbs or eyesight.)

Sales Tax

The following disability-related goods and services are exempt from state sales and use tax:

- Landscaping, horticulture, window cleaning, and maintenance services for people receiving Social Security total disability benefits ([CGS § 12-412\(85\)](#))
- Home-delivered meals for the elderly, disabled, and homebound ([CGS § 12-412\(46\)](#))
- Most nonprescription drugs and medicines ([CGS § 12-412\(120\)](#))
- Prescription medicine, syringes, and needles ([CGS § 12-412\(4\)](#))
- Medical supplies and equipment and related repair services (e.g., oxygen, blood plasma, prostheses, custom-made wigs and hairpieces, hearing and vision aids)([CGS § 12-412\(19\)](#))
- Closed-circuit television equipment used as a reading aid by visually impaired people and its repair and replacement parts ([CGS § 12-412\(19\)\(C\)](#))
- Telephone equipment designed exclusively for the deaf or blind ([CGS § 12-412\(38\)](#))
- Disposable pads for incontinency ([CGS § 12-412\(53\)](#))
- Diabetes testing supplies and repair and replacement parts ([CGS § 12-412\(54\)](#))
- Special equipment installed in a motor vehicle for physically disabled people ([CGS § 12-412\(80\)](#))
- Eligible benefits under Medicare or Medicaid or the federal Civilian Health and Medical Program of the Uniformed Services ([CGS § 12-412\(87\)](#))

Transportation-Related Programs and Services

The following is a listing of services and programs Connecticut provides that are primarily focused on assisting the travel of all people with disabilities. The list does not account for assistance directed at other classes of people (i.e., elderly, poor, veterans, school-age children) who may also have disabilities.

Paratransit Services

As required by the Americans with Disabilities Act (ADA) (see [49 C.F.R. Part 37 Subpart F](#)), the state makes comparable services available to individuals with disabilities who cannot use the local bus system because of their disability. The Connecticut Department of Transportation website provides information on [available services](#) and how to [apply](#) for them.

Reduced Fares

Most transportation service providers in the state have reduced fare programs for individuals with disabilities. For more details, see the applicable webpages for [public buses](#), [Metro North](#), [Shoreline East](#), and the [Hartford Line](#).

Accessible Parking Placards

As required under the ADA and various other state and federal laws, many properties must reserve parking spots for individuals with disabilities. The Department of Motor Vehicles (DMV) issues [placards](#) to individuals with disabilities, allowing them to use these accessible parking spots ([CGS § 14-253a; Conn. Agencies Reg. §§ 14-253a-1 to 14-253a-27](#)).

Driver Training Program

DORS provides [special driver training](#), free of charge, to certain individuals with disabilities who require special adaptive equipment in order to drive ([CGS § 14-11b](#)).

Motor Vehicle Modifications

Individuals with disabilities can [request assistance](#) in modifying their motor vehicles so they can operate them ([Conn. Agencies Reg. § 17b-653-13](#)).

Assistive Technology Loans

The state's [Assistive Technology Loan Program](#) provides low-interest loans to individuals with disabilities to help them purchase assistive technology devices, including accessible motor vehicles, or modify equipment ([CGS § 17b-607](#)).

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