



Aging Committee Public Hearing, February 9, 2021  
Testimony of AARP Connecticut in **Support** of:

- SB 812, *An Act Expanding Eligibility for the Alzheimer's Disease Respite Care Program*
- SB 814, *An Act Establishing a Task Force to Review Voluntarism Needs of the State Ombudsman*
- SB 818, *An Act Permitting the Community Spouse of an Institutionalized Medicaid Recipient to Retain the Maximum Amount of Allowable Assets*

Senator Slap, Representative Phipps, and Members of the Aging Committee:

AARP is a nonpartisan, social mission organization that advocates for individuals age 50 and older. We have a membership of 38 million nationwide and approximately 600,000 in Connecticut. We advocate at the state and federal level for the issues that matter most to older adults and their families, including several of the issues that you are considering today. We would like to offer our support for SB 812, SB 814, and SB 818, which we believe will help Connecticut residents age safely in their homes, care for their loved ones, and live with dignity. We are also submitting separate testimony in support of SB 56, *An Act Deterring Age Discrimination in Employment Applications*.

#### **Support for SB 812, *An Act Expanding Eligibility for the Alzheimer's Disease Respite Care Program***

Individuals with Alzheimer's disease live an average of 4 to 8 years after diagnosis.<sup>1</sup> With proper support, many people with Alzheimer's and related dementias are able to continue living at home during this time. Unpaid family caregivers are crucial to providing this long-term care, which can be a source of financial, emotional, and physical stress.

Programs like the Statewide Respite Care Program provide much-needed relief to the family caregivers who take care of their loved ones at home. AARP Connecticut strongly supports the respite program and would like for it to be available to as many people as possible; however, without a corresponding increase in funding, expanded eligibility would result in reduced services. We support passage of SB 812 as long as sufficient funding is made available to maintain the current level of services.

#### **Support for SB 814, *An Act Establish a Task Force to Review Voluntarism Needs of the State Ombudsman***

AARP Connecticut supports efforts to assess and respond to the volunteer needs of The Office of the Long-Term Care Ombudsman. This important program helps elevate the concerns and experiences of nursing home residents, and the COVID-19 pandemic has demonstrated again and again how necessary the program is. We would suggest that a task force may not be necessary if the Ombudsman already has a sense of her volunteer needs; if this is the case, we

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<sup>1</sup> Alzheimer's Association <https://www.alz.org/alzheimers-dementia/stages>

recommend skipping the task force and instead providing whatever resources the Ombudsman suggests are necessary to grow her volunteer program and continue advocating on behalf of nursing home residents.

**Support for SB 818, *An Act Permitting the Community Spouse of an Institutionalized Medicaid Recipient to Retain the Maximum Amount of Allowable Assets***

In Connecticut, when a married individual enters a nursing home for long-term care, his/her spouse who remains at home ("community spouse") is able to keep the shared home and 50% of the couple's remaining assets up to a federally established maximum. SB 818 would allow the community spouse to keep 100% of shared assets up to the federal maximum, which is \$130,380 for 2021.

When community spouses are required to "spend down" their assets to reach the set maximum threshold, they lose their personal rainy day fund and are not as well equipped to address any future needs that may arise. Allowing community spouses to keep more of these assets provides them with the financial cushion they need to take care of themselves in the community and plan for their own future care and well-being. Medicaid long-term services and supports are not only for older residents; a majority of beneficiaries are under the age of 65,<sup>2</sup> and their community spouses may need to save and plan for several decades. AARP supports SB 818 and the increased stability it would bring for community spouses.

Thank you for the opportunity to express our support for SB 812, SB 814, and SB 818. If you have any questions regarding our support for these bills, please contact Anna Doroghazi: [adoroghazi@aarp.org](mailto:adoroghazi@aarp.org) or (860) 597-2337.

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<sup>2</sup> Truven Health Analytics for The Centers for Medicare and Medicaid (2017) <https://www.medicaid.gov/sites/default/files/2019-12/lts-beneficiaries-2013.pdf>