State and Federal Programs for Individuals With Alzheimer’s Disease

By: Sarah Leser, Legislative Analyst II
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Issue
Summarize state and federal programs available to individuals with Alzheimer's disease in Connecticut.

Summary
The Department of Social Services (DSS), Department of Aging and Disability Services (ADS), and state’s five Area Agencies on Aging (AAA) administer several programs that assist individuals with Alzheimer’s disease and their caregivers. This report also describes programs for which individuals with Alzheimer’s disease may qualify because of their diagnosis. However, because Alzheimer’s disease primarily affects older individuals, people with Alzheimer’s disease may also benefit from many other state programs for which older age is an eligibility criterion. These programs are described in OLR Report 2022-R-0131. In addition to state programs, we identified two federal benefit programs for which individuals with Alzheimer's disease may qualify.

State Programs

Connecticut Home Care Program for Elders
The Connecticut Home Care Program for Elders (CHCPE) provides many services for eligible individuals who are age 65 or older and at risk of institutionalization, including older adults who have Alzheimer’s disease or other related disorders (CGA § 17b-342). Services include care management, adult day care, homemaker services, transportation, meals-on-wheels, minor home modifications, and certain personal care assistant and assisted living services.
Because CHCPE is funded with federal and state dollars, it has two parts, each with different eligibility requirements. For the Medicaid-funded part, applicants must meet federally prescribed income and asset limits. For the state-funded part, no income limit is imposed, but the applicant must meet a state-prescribed asset limit and pay a certain percentage of the cost of their care.


**Alzheimer’s Respite Program**

The Statewide Respite Care program provides respite services for caregivers for people with Alzheimer’s disease or related disorders not enrolled in CHCPE (CGA § 17b-349e). ADS administers the program in partnership with the state’s AAAs and the Connecticut chapter of the Alzheimer’s Association. Respite services include homemaker services, adult day care, short-term medical facility care, home health care, and personal care assistant and companion services.

An individual is eligible to receive up to $7,500 of services annually, depending on need, if his or her annual income does not exceed $51,114 and assets do not exceed $135,892. Income and asset limits are annually increased to reflect Social Security cost of living adjustments. A 20% copayment for respite services is required unless waived due to financial hardship. There is no age requirement for eligibility.

For more information, visit https://portal.ct.gov/AgingandDisability/Content-Pages/Programs/Connecticut-Statewide-Respite-Care-Program.

**National Family Caregiver Support Program**

The National Family Caregiver Support Program uses federal funds from the Older Americans Act (OAA) to provide information, referrals, training, counseling, respite care, and other supportive services to (1) people caring for individuals age 60 or older, or individuals of any age with Alzheimer’s disease or a related disorder, (2) older (i.e., age 55 and above) relative-caregivers (excluding a child’s parents) caring for children under age 18, and (3) older caregivers (including parents) providing care to adults ages 18-59 with disabilities.

In Connecticut, ADS administers the program in coordination with the AAAs and their subcontractors who provide program services. ADS allocates the federal funds it receives to the state’s AAAs through OAA distribution formulas.
Federal Programs

In addition to Medicare (for individuals 65 years or older) and Medicaid (for low-income individuals meeting state-specific criteria), the [Social Security Administration (SSA)](https://www.ssa.gov) offers two programs that individuals with Alzheimer’s disease may benefit from: the [Social Security Disability Insurance Program (SSDI)](https://www.ssa.gov) and [Supplemental Security Income Program (SSI)](https://www.ssa.gov).

SSDI provides disability payments to workers that are (1) younger than 65, (2) unable to work in any occupation, and (3) who have been diagnosed with a condition that will last at least a year. An applicant must qualify by becoming “insured” through previous employment covered by social security and be considered totally disabled. Through the [Compassionate Allowance Initiative](https://www.ssa.gov), those with younger-onset Alzheimer’s disease (individuals under age 65 with an Alzheimer’s diagnosis) may be fast-tracked to a favorable decision, shortening the time it takes to start receiving benefits.

Alternatively, SSI offers monthly income for people considered low-income and either disabled or 65 and older. Unlike SSDI, applicants do not need to qualify based on their previous work history. However, an individual with Alzheimer’s still must meet the [SSA’s definition of disability](https://www.ssa.gov/).