



*Connecticut Association of Area Agencies on Aging:  
Agency on Aging of South Central CT  
North Central Area Agency on Aging  
Western CT Area Agency on Aging  
Senior Resources - Agency on Aging Eastern CT  
Southwestern CT Agency on Aging  
[www.ctagenciesonaging.org](http://www.ctagenciesonaging.org)*

Written Testimony to the Aging Committee for Bills SB 561, 564, 566, and HB 6169, 6172, 6173, 6174

Testimony is submitted on behalf of the five regional Connecticut Area Agencies on Aging (C4A), a membership organization dedicated to improving the quality of life and independence for older persons and persons with disabilities. The Agencies on Aging represent individuals in every Connecticut City and Town and are the “point of entry” for older adults and caregivers in need of assistance to navigate and enroll in local, State and Federal support services.

**SB 561, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE FOR INDIVIDUALS IN NURSING FACILITIES.**

The C4A members appreciate the Committee’s consideration of a personal needs allowance increase from \$60 to \$72 in an effort to support the quality of life and ability to purchase items of comfort such as undergarments, personal care items and snacks for individuals in facilities.

**SB 564, AN ACT PERMITTING THE COMMUNITY SPOUSE OF AN INSTITUTIONALIZED SPOUSE TO RETAIN THE MAXIMUM AMOUNT OF ALLOWABLE ASSETS.**

C4A members respectfully request the Committee’s consideration for this important bill that would decrease the anxiety and reduce the community spouse’s trajectory towards needing State assistance for their own care. Currently, a couple with \$100,000 in savings would face a \$50,000 reduction of the asset for the community dwelling spouse. This would decrease the community spouse’s funds available to support in-home services to meet his/her own needs and hasten his/her reliance on Medicaid through the CT Home Care Program. Increasing to the maximum allowable spousal assessment, \$126,420 makes good sense for

Connecticut and supports the individual desire to remain at home and control his/her own services.

**S.B. 566, AN ACT CONCERNING RETROACTIVE MEDICAID ELIGIBILITY FOR HOME CARE SERVICES.** C4A recognizes the concerns related to retroactive funding of Medicaid home care services including compliance with person-centered care planning and mandatory Medicaid reimbursement rates. C4A is represented on a task force with the CT Association for Healthcare at Home and the Department of Social Service. We are hopeful that continued solution-based discussion will decrease the period between application and enrollment for home care services. Another potential solution would be a thoughtful process of Presumptive Eligibility as it would serve the purpose of expedited access to home care services while maintaining compliance and maximizing cost sharing with Medicaid.

**H.B. 6169, AN ACT INCREASING FINANCIAL ASSISTANCE FOR GRANDPARENTS AND NONPARENT RELATIVES RAISING NEEDY CHILDREN.** C4A questions the current state whereby grandparents and other relatives receive less financial assistance than nonrelatives. There is a wealth of research demonstrating the benefits of maintaining the family structure whenever possible. Grandparents and other relatives should be encouraged to support needy, familial children despite their economic state. This can only happen if we offer parity in the financial assistance provided to both relative and nonrelative caregivers. The Agencies on Aging host support groups for grandparents raising grandchildren through Older Americans Act funds. Grandparents often forego their basic needs in lieu of providing necessities for their grandchildren. Economic security is the number one concerns discussed by grandparents taking on the challenge of raising their grandchildren at advanced stage in their own lives.

**HB 6172, AN ACT REDUCING PARTICIPANT COSTS AND EXPANDING ELIGIBILITY FOR THE CONNECTICUT HOME CARE PROGRAM FOR ELDERS.** C4A appreciates the concept of HB 6172 as it seeks to enhance access to the CT Home Care Program for Elders, a program designed to help an elder live with dignity in the least restrictive environment. C4A appreciates the Committee's consideration of a reduction to the cost sharing requirements which would allow the elder additional money

to maintain their home and provide for other healthcare expenses such as glasses and hearing aids. In order for C4A to support HB 6172, the CT Home Care Program line item would have to be increased in the resulting budget. Increased eligibility without an increase in funds available to the Program will result in reduced care plans and potential safety issues for vulnerable elders.

**HB 6173, AN ACT EXPANDING ELIGIBILITY FOR THE CT ALZHEIMERS RESPITE PROGRAM.** Again, C4A appreciates the concept of relaxing eligibility guidelines for the CT Alzheimer's Respite Program. However, increased eligibility without an increase in funds available to the Program will result in reduced care plans and potential safety issues for vulnerable elders.

**HB 6174, AN ACT EXEMPTING SOCIAL SECURITY BENEFITS FROM STATE INCOME TAX AND STUDYING THE EFFECT OF THE EXEMPTION ON TAXPAYER MIGRATION OUT OF STATE.** Connecticut is one of only thirteen States with a tax on Social Security income. Combined with one of the highest cost of living, Connecticut consistently ranks as one of the worst states in which to retire. Social Security income is taxed as it is earned. It should be held harmless when it is returned to the individual at a time when his/her income is fixed. C4A does not agree with the proposed study. A study of migratory patterns may produce false conclusions relative to the causal relationship between the tax exemption and out of state migration unless significant time and resources are available.

For more information, please contact:  
Marie Allen, Executive Director  
Southwestern CT Agency on Aging  
203-814-3661  
mallen@swcaa.org