When do I?

Title XIX (Title 19) Application:
When your cash is down to 6 months of living expenses, seek advice on a Title 19 application from an elder law attorney. File the application when your cash is down to 3-4 months of living expenses.

www.naela.org  www.ctbar.org

In-Home Care Considerations:
If medically necessary, in-home care may be tax deductible if services are provided by a licensed home-care provider.

Waiting Lists for Housing:
Once in-home care is started, plan ahead and get on waiting lists for senior housing, assisted living or nursing homes.

Get More Nursing Home Choices:
If you are moving to a nursing home, to be able to have more choices on where to live, have about 4-6 months of money to be able to private pay and most will keep you as you transition onto Title 19.

Make a Long Term Care Plan:
Seek an elder attorney for advice on a long term care plan.

www.naela.org  www.ctbar.org

Want help navigating the system? Call Senior Resources Agency on Aging
(860) 887-3561  (800) 690-6998
Get Paid to Care for a Relative:

Before quitting your job to take care of a relative, seek legal and financial advice.

Retiring at 62:

Make sure you have insurance coverage, as Medicare does not start until age 65 or later.

Couples and Assets:

Request a spousal assessment from the Alternate Care Unit of DSS (www.ct.gov/dss/CHCPE and (800) 445-5394) for the CT Home Care program while both are still living in the house to set a point in time at which the assets can be measured and the amount a couple can keep is established for Medicaid (Title 19) purposes. Then seek an elder law attorney for advice on a long term care plan.

www.naela.org  www.ctbar.org

Medicare Sign Up Window:

Sign up for Medicare and Medicare Part d or Medicare Advantage Plan (7 month window: 3 months before your 65th birthday, the month of your 65th birthday, and 3 months after your 65th birthday).

www.SeniorResourcesEC.org/programs-services/medicare

Medicare/Medicaid and Traveling/Moving

If you are traveling or moving either within the US or abroad, check with your insurance coverage for your benefits in these situations.

All the information on this flyer is published in good faith and for general information purposes only. We do not make any warranties about the completeness, reliability and accuracy of this information. Any action you take upon the information on our flyer is strictly at your own risk, and we will not be liable for any losses and damages in connection with the use of our flyer.

Senior Resources’ mission is to provide information and services to the aging populations, individuals with disabilities, their families and care providers to maintain or improve their independence and quality of life.