



STATE OF CONNECTICUT

DEPARTMENT OF SOCIAL SERVICES

UNIFORM POLICY MANUAL



Claudette J. Beaulieu, Deputy Commissioner

April 1, 2007
Effective Date

POLICY TRANSMITTAL NO.: UP-07-02

SUBJECT: Deficit Reduction Act of 2005 – Medicaid Long-Term Care Issues

This transmittal revises policy in accordance with changes made by the Deficit Reduction Act of 2005 (Public Law 109-171) regarding transfers of assets and their effect on eligibility for long-term care (LTC) services under the Medicaid program. Also included are other policy revisions being made pursuant to this federal law concerning the treatment of certain assets such as annuities, mortgage notes, interest in continuing care retirement communities (CCRC's), and home property in which the individual's equity is more than \$750,000.

Most of the changes affect transfers made of assets such as annuities purchased on or after February 8, 2006. Transfers made and annuities purchased before that date will continue to be evaluated as they have been previously.

Chapter 3028 of the Uniform Policy Manual (UPM) describes the effect of transfers of assets on eligibility for long-term care services under the Medicaid program, as they existed before the new law. Much of the policy contained in chapter 3028 is not changing. With minor revisions, 3028 is remaining as a chapter within the UPM because most of the transfers associated with upcoming applications will have been made prior to February 8, 2006. With respect to most transfers, Chapter 3028 will become obsolete on February 9, 2009. For transfers involving trusts and similar instruments, chapter 3028 will become obsolete on February 9, 2011.

We are adding a new chapter 3029 to implement the revised policy regarding transfers made on or after February 8, 2006. In some cases, workers may have to refer to both chapters 3028 and 3029, if an applicant has made transfers before and after the effective date of the new law. Many of the subject pages in chapter 3029 are the same as their corresponding subject pages in chapter 3028, because much of the policy is not changing, except where indicated below.

Here is a summary of the areas where changes are being made pursuant to the Deficit Reduction Act of 2005, followed by a more detailed explanation of the changes.

- Look-back period – from three to five years
- Beginning date of penalty period – from date of transfer to date otherwise eligible
- Undue hardship claim process – LTCF can file claim with resident's permission
- Treatment of annuities – the state becomes a beneficiary in LTC Medicaid cases
- Home equity limitation - \$750,000 limit for LTC Medicaid
- Treatment of interest in continuing care retirement communities (CCRC's)
- Treatment of promissory notes, loans and mortgages
- Treatment of life estates

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Table of Contents Uniform Policy Manual Connecticut

1. Understanding the eBook Uniform Policy Manual Connecticut
 - The Rise of Digital Reading Uniform Policy Manual Connecticut
 - Advantages of eBooks Over Traditional Books
2. Identifying Uniform Policy Manual Connecticut
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Uniform Policy Manual Connecticut
 - User-Friendly Interface
4. Exploring eBook Recommendations from Uniform Policy Manual Connecticut
 - Personalized Recommendations

- Uniform Policy Manual Connecticut User Reviews and Ratings
- Uniform Policy Manual Connecticut and Bestseller Lists
- 5. Accessing Uniform Policy Manual Connecticut Free and Paid eBooks
 - Uniform Policy Manual Connecticut Public Domain eBooks
 - Uniform Policy Manual Connecticut eBook Subscription Services
 - Uniform Policy Manual Connecticut Budget-Friendly Options
- 6. Navigating Uniform Policy Manual Connecticut eBook Formats
 - ePub, PDF, MOBI, and More
 - Uniform Policy Manual Connecticut Compatibility with Devices
 - Uniform Policy Manual Connecticut Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Uniform Policy Manual Connecticut
 - Highlighting and Note-Taking Uniform Policy Manual Connecticut
 - Interactive Elements Uniform Policy Manual Connecticut
- 8. Staying Engaged with Uniform Policy Manual Connecticut
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Uniform Policy Manual Connecticut
- 9. Balancing eBooks and Physical Books Uniform Policy Manual Connecticut
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Uniform Policy Manual Connecticut
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Uniform Policy Manual Connecticut
 - Setting Reading Goals Uniform Policy Manual Connecticut
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Uniform Policy Manual Connecticut
 - Fact-Checking eBook Content of Uniform Policy Manual Connecticut

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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