

# An Approved Partnership Policy of the Connecticut Partnership for Long Term Care

## ***Partnership Program***

Participating Connecticut Long Term Care Insurance policies are certified by the Connecticut State Insurance Department. The goal of this program is for you and the state to share responsibility in Long Term Care costs so you may maintain your financial security and independence.

## ***Medicaid Asset Protection***

Medicaid is a state funded program available to pay for long term care only after you have exhausted most of your personal assets and income. This pre-certified Long Term Care Insurance Policy allows you to protect your assets, once you meet the minimum income and asset requirements and continue with Medicaid assistance.

## ***Advantages of a Partnership Policy***

Benefits paid under this policy can count towards Medicaid Asset Protection for purposes of Medicaid eligibility in Connecticut. Each Dollar that is paid under this policy can be protected from Medicaid spend down rules. When determining Medicaid eligibility, any assets you have up to the amount of benefits paid under this policy will be disregarded.

Benefits paid to you or a provider of Long Term Care services on your behalf under this policy can count towards Medicaid Asset Protection for purposes of eligibility for Connecticut's Medicaid program or any other state's Medicaid program that has a reciprocal agreement with Connecticut's Medicaid program (Indiana.)

