



## Connecticut Partnership for Long Term Care

Categories : [Health Care Payment Assistance/Health Insurance](#), [Older Adult Programs](#)

**Connecticut Partnership for Long Term Care** is a joint effort by the Connecticut state government and the private insurance industry to help Connecticut residents meet their long-term care needs without depleting all of their assets to pay for care. It is administered by the Connecticut Office of Policy and Management, <https://portal.ct.gov/opm/pdpd-hhs-long-term-care/ltc-home/partnership-ltc-home-general-info>

### PROGRAM DESCRIPTION

Residents of Connecticut may purchase long term care insurance to protect a specified amount of their assets from being counted as part of an eligibility determination for Medicaid. Individuals may purchase a policy for a specific amount of coverage. Should they eventually need long term care at home or in a nursing home, the insurance company will pay benefits towards the cost of care. If the individual then applies for Medicaid, he or she will be allowed to retain assets up to the amount that the policy paid and not have this amount counted towards the Medicaid program asset limit.

Connecticut was the first state to implement a partnership agreement. The agreement, known as the Connecticut Partnership for Long Term Care and sometimes called the Connecticut Partnership Program, was established in 1992. The program works in the same way as other state partnership programs, where the state of Connecticut partners with private, long-term-care insurance companies to offer partnership policies. These policies offer asset protection if a policy owner ever needs to apply for Medicaid. The policies help policy owners meet their long-term-care needs without having to deplete all of their assets.

For a list of long-term care (LTC) insurance policies that are approved by the Connecticut Partnership for Long-Term Care and for additional information, contact The Connecticut's Partnership Consumer Information Service, 800-547-3443 (toll-free in Connecticut – from out of state call 860-418-6318), email: [OPM.CTPartnership@ct.gov](mailto:OPM.CTPartnership@ct.gov), or visit the website at: <https://portal.ct.gov/OPM/PDPD-HHS-Long-Term-Care/Consumer/Partnership-Consumer-Insurer-List>.

For additional long-term care information and resources, visit the State of Connecticut's, My Place CT website, [www.myplacect.org](http://www.myplacect.org)

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