



## CONNECTICUT LEGAL SERVICES

A PRIVATE NONPROFIT CORPORATION

20 SUMMER STREET STAMFORD, CT 06901

TELEPHONE (203) 348-9216

FAX (203) 348-2589

E-MAIL STAMFORD@CONNLEGLALSERVICES.ORG

JEAN MILLS ARANHA  
FREDERIC S. BRODY  
MASSIEL ZUCCO-HIMMELSTEIN  
*ATTORNEYS AT LAW*

ALEKSANDR FROMZEL  
MAUREEN MICHAEL  
JILL PLANCHER  
CLAUDINE SIEGEL  
*VOLUNTEER ATTORNEYS*

ANA ISLAS-ROMERO  
JEANNETTE S. VALERO  
*LEGAL ASSISTANTS*

ADMINISTRATIVE OFFICE  
62 WASHINGTON STREET  
MIDDLETOWN, CT 06457  
(860) 344-0447

ROSS H. GARBER  
*BOARD CHAIR*

STEVEN D. EPPER-EPSTEIN  
*EXECUTIVE DIRECTOR*

### LAW OFFICES

211 STATE STREET  
BRIDGEPORT, CT 06604

16 MAIN STREET  
NEW BRITAIN, CT 06051

153 WILLIAMS STREET  
NEW LONDON, CT 06320

20 SUMMER STREET  
STAMFORD, CT 06901

85 CENTRAL AVENUE  
WATERBURY, CT 06702

872 MAIN STREET  
WILLIMANTIC, CT 06226

### SATELLITE OFFICES

5 COLONY STREET  
MERIDEN, CT 06451

98 SOUTH MAIN STREET  
SOUTH NORWALK, CT 06854

29 NAEK ROAD, SUITE 5A  
VERNON, CT 06066

## Comments for White House Conference on Aging Forum May 8, 2015

By: Jean Mills Aranha, Attorney, Elder Law and Public Benefits Units  
Joelen Gates, Managing Attorney, Willimantic Office  
Connecticut Legal Services, Inc.

Having listened with great interest to the panelists at the May 5 White House Conference on Aging, we want to submit comments on two pieces of federal legislation that we did not hear mentioned yesterday.

In the area of retirement security, we would like to bring the Forum's attention to The Supplemental Security Income Restoration Act of 2015. This legislation was introduced in the last Congress and is endorsed by over 70 national organizations.

Over eight million people, all of them either age 65 or older or disabled, rely not on Social Security, but on Supplemental Security Income (SSI) program to survive. SSI provides income that is below the poverty level (\$733 monthly for an individual, \$1,100 for a couple). We see many clients who have worked all their lives, but have a Social Security check of a few hundred dollars, and rely on SSI to increase their income to this slightly higher level.

This program needs significant updates since it became law in 1972. Specifically, The Supplemental Security Income Restoration Act of 2015 would do the following:

- Increase the SSI resource limit from \$2,000 for individuals (\$3,000 for a couple) to \$10,000 (\$15,000 for a couple). Currently, SSI recipients cannot put aside enough pay for foreseeable needs such as property taxes, home and car repairs or replacement of an old car.
- Update the general income disregard from \$20 to \$112 (allowing low wage workers to receive some benefit from their years of work when they reach their retirement years). This rule has not been updated in 40 years.

- Update the earned income disregard from \$65 to \$364 per month, allowing low income workers to keep a small amount of their earnings each month.
- Repeal the in-kind support and maintenance provision (a complex rule which puts a financial burden on some SSI recipients as well as an administrative burden on an already stressed Social Security Administration (SSA)).
- Repeal the transfer penalty (another complex rule which keeps individuals from repaying an informal loan from friend and family, and again stresses the SSA unnecessarily).

The Supplemental Security Income Restoration Act of 2015 would make life a little easier for some of the nation's poorest elders and disabled citizens. This Act does not raise the payment level, but it removes some restrictions in the SSI program that are very harmful to these low income individuals, often forcing them into homelessness.

In the area of healthy aging, we would like to highlight the problem of observation status in the nation's hospitals. This status, improperly applied, can affect both the cost of hospital care for Medicare beneficiaries, and those beneficiaries' ability to have subsequent care in a nursing facility covered under Medicare. Bills have been introduced in the last several Congresses to try to fix this problem by counting all time spent in observation toward the required prior three-day hospital stay requirement for skilled nursing home care.

The Improve Access to Medicare Coverage Act of 2015 was introduced in both the House and the Senate in March 2015. Its passage and implementation are very important to the nation's Medicare beneficiaries.

In addition to the many valuable suggestions made at the White House Conference on Aging Forum on Tuesday, we respectfully add these two imperatives for consideration.