



# SSI-Related Programs & Coverage Groups – Financial Eligibility Standards: July 2024

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER	
	Individual	Couple	Individual	Couple		
<b>PROGRAMS MANAGED BY SOCIAL SECURITY (eff 07/01/2024)</b>						
<b>Supplemental Security Income (SSI)</b> Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid	<b>\$943</b> (FBR)	<b>\$1,415</b> (FBR)	<b>\$2,000</b>	<b>\$3,000</b>	<b>Disregards:</b> Standard Disregard = <b>\$20</b> Earned Income Disregard = <b>\$65 + 1/2</b> Student Earned Income Disregard = <b>\$2,290</b> monthly, maximum <b>\$9,230</b> for calendar year  <b>Ineligible Spouse Deeming:</b> 1/2 FBR = <b>\$457</b> Child Allocation = <b>\$457/child</b> (Difference between the couple and single FBR)  <b>Parent to Disabled Child Deeming:</b> Parent Allocation = <b>\$841</b>  <b>Disability Substantial Gainful Activity (SGA) = \$1,550</b> non-blind <b>\$2,590</b> blind <b>Medicare Part B Premium = \$174.70</b> , Part A free for most or <b>\$505</b>  *Interim figures are calculated based on the 2024 3.2 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2025.  **These Standards change effective April 1 of each year in accordance with federal law	
<b>**Low Income Subsidy (LIS) or Extra Help (150% FPL)</b> Helps with costs associated with Medicare Prescription Drug Plans Automatic with full Medicaid or Medicare Savings Programs (QMB, SLMB, QI1). Income asset limits change annually	<b>\$1,883</b>	<b>\$2,555</b>	<b>\$15,720</b> (w/ Burial Exc)	<b>\$31,360</b> (w/ Burial Exc)		
<b>COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 07/01/2024) *</b>						
<b>**MEDS-AD (MM S) (88% FPL)</b> Full Community Medicaid	<b>\$1,105</b>	<b>\$1,499</b>				
<b>Medically Needy (No Income Limit)</b> Medically Needy Income Level (MNIL) Full Community Medicaid <u>when</u> Share of Cost is met	Subtract \$180 from gross income	Subtract \$241 from gross income	<b>\$5,000</b>	<b>\$6,000</b>		
<b>PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 07/01/2024) * not incl. \$20 disregard</b>						
<b>**QMB (100% FPL)</b> Pays Medicare <b>A &amp; B</b> premiums, coinsurance & deductibles <b>only</b>	<b>\$1,255</b>	<b>\$1,704</b>	<b>\$9,430</b>	<b>\$14,130</b>		
<b>**SLMB (120% FPL)</b> Pays for Medicare <b>Part B</b> premium <b>only</b>	<b>\$1,506</b>	<b>\$2,044</b>				
<b>**QI1 (135% FPL)</b> Pays for Medicare <b>Part B</b> premium <b>only</b>	<b>\$1,695</b>	<b>\$2,300</b>				
<b>**Working Disabled (200% FPL)</b> Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare <b>Part A</b> <b>only</b> . Must have lost SSDI due to employment	<b>\$2,510</b>	<b>\$3,407</b>	<b>\$5,000</b>	<b>\$6,000</b>		
<b>PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2024)</b>					<b>PERSONAL NEEDS ALLOWANCE</b>	
<b>*Institutional Care Program (ICP)</b> Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles	<b>\$2,829</b> (MEDS-AD Institutional Income Limit \$1,104)	<b>\$5,658</b> (MEDS-AD Institutional Income Limit \$1,492)	<b>\$2,000</b> (\$5,000 if MEDS-AD eligible)	<b>\$3,000</b> (\$6,000 if MEDS-AD eligible)	<b>Individual</b>	<b>Couple</b>
<b>*Hospice</b> Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles					<b>\$160</b>	<b>\$320</b>
<b>*Home and Community Based Services (HCBS) Waivers or PACE</b> Pays Medicare A & B premiums, coinsurance & deductibles					Community \$1,255 NH \$160	Community \$1,456 NH \$260
					<b>SSI Individual \$30 only in NH = \$100 (SPS)</b>  <b>Transfer of Asset Divisor = \$10,438 (eff 1/2024)</b>  <b>Community Hospice Allocations:</b> Spouse only = <b>FBR (\$914)</b> Spouse + Dependents or Dependents Only = <b>CNS Standard</b>  <b>Spousal Impoverishment: (eff 07/01/2024)</b> MMMNA = <b>\$2,555</b> Excess shelter = <b>\$766**</b> Standard Utility Allowance = <b>\$376 (eff 1/1/2023)</b> Maximum Income Allowance = <b>\$3,716</b> Community Spouse Resource Allowance = <b>\$154,140</b> Family Members Allowance with Spouse = <b>(MMMNA-income) divided by 3</b> Dependents with no Spouse = <b>CNS Standard</b> <b>Home Equity Interest Limit = \$713,000</b>	
<b>STATE FUNDED PROGRAMS (eff 01/01/2024)</b>						
<b>*OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN</b> Maximum Payment = <b>\$78.40</b> single / <b>\$156.80</b> Couple Assists with paying room & board at alternate living facilities	<b>\$992.40</b>	<b>\$1,911.80</b>	<b>\$2,000</b>	<b>\$3,000</b>	<b>\$54</b> Provider rate \$938.40	<b>\$108</b> Provider rate \$1,803.80
<b>*PROTECTED OSS (Reference OLM 2040.0822)</b> Maximum Payment = <b>\$239</b> single / <b>\$478</b> Couple Assists with paying room & board at alternate living facilities	<b>\$1,099</b>	<b>\$2,125</b>			<b>\$54</b> Provider rate \$1,099	<b>\$108</b> Provider rate \$2,125
<b>HOME CARE FOR DISABLED ADULTS (HCDA)</b> Pays small stipend to caregivers of disabled	<b>\$2,742</b>	<b>\$5,484</b>				