

SSI-Related Programs & Coverage Groups- Financial Eligibility Standards: April 1, 2020

| PROGRAMS & TYPES OF COVERAGE | INCOME | | ASSETS | | MAINTENANCE NEEDS STANDARDS / OTHER | | | |
|--|--|--|-----------------|-----------------|---|--|--|--|
| | Individual | Couple | Individual | Couple | | | | |
| PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2020) | | | | | Disregards: *Standard Disregard = \$20 *Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$1,900 monthly, maximum \$7,670 for calendar year Ineligible Spouse Deeming: 1/2 FBR = \$392 Child Allocation = \$392/child (Difference between the couple and single FBR) Parent to Disabled Child Deeming: Parent Allocation = \$783 Disability Substantial Gainful Activity (SGA) = \$1,260 non-blind \$2,110 blind Medicare Part B Premium = \$145, Part A free for most or \$458 * A \$20 General Income Disregard applies to these programs. \$20 will be subtracted from the <u>total of all income</u> not based on need before comparing the income to the income limit. In addition, \$65 is subtracted from the <u>total of all earned income</u> , and 1/2 the remainder is subtracted before comparing the income to the income limit. | | | |
| *Supplemental Security Income (SSI) Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid | \$783 <small>(FBR)</small> | \$1,175 <small>(FBR)</small> | \$2,000 | \$3,000 | | | | |
| *Low Income Subsidy (LIS) or Extra Help (150% FPL) 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 | \$1,595 | \$2,155 | \$14,610 | \$29,160 | | | | |
| COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (04/01/2020) | | | | | | | | |
| *MEDS-AD (MM S) (88% FPL) Full Community Medicaid | \$936 | \$1,265 | \$5,000 | \$6,000 | Parent to Disabled Child Deeming: Parent Allocation = \$783 Disability Substantial Gainful Activity (SGA) = \$1,260 non-blind \$2,110 blind Medicare Part B Premium = \$145, Part A free for most or \$458 * A \$20 General Income Disregard applies to these programs. \$20 will be subtracted from the <u>total of all income</u> not based on need before comparing the income to the income limit. In addition, \$65 is subtracted from the <u>total of all earned income</u> , and 1/2 the remainder is subtracted before comparing the income to the income limit. | | | |
| *Medically Needy (No Income Limit) Medically Needy Income Level (MNIL) Full Community Medicaid when Share of Cost is met | Subtract \$180 from gross income | Subtract \$241 from gross income | | | | | | |
| PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (04/01/2020) | | | | | | | | |
| *QMB (100% FPL) Pays Medicare A & B premiums, coinsurance & deductibles only | \$1,064 | \$1,437 | \$7,860 | \$11,800 | * A \$20 General Income Disregard applies to these programs. \$20 will be subtracted from the <u>total of all income</u> not based on need before comparing the income to the income limit. In addition, \$65 is subtracted from the <u>total of all earned income</u> , and 1/2 the remainder is subtracted before comparing the income to the income limit. | | | |
| *SLMB (120% FPL) Pays for Medicare Part B premium only (PBMO) | \$1,276 | \$1,724 | | | | | | |
| *QI1 (135% FPL) PBMO | \$1,436 | \$1,940 | | | | | | |
| *Working Disabled (200% FPL) Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A only . Must have lost SSDI due to employment | \$2,127 | \$2,866 | \$5,000 | \$6,000 | | | | |
| PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility & Income Trusts may apply (eff 01/01/2020) | | | | | PERSONAL NEEDS ALLOWANCE | | | |
| Institutional Care Program (ICP) Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles Home and Community Based Services (HCBS) or Waivers Pays Medicare A & B premiums, coinsurance & deductibles | | | | | Individual | Couple | SSI Individual \$30 only in NH = \$100 (SPS) Transfer of Asset Divisor = \$9,485 (eff 7/1/2019) Community Hospice Allocations: Spouse only = FBR (\$783) Spouse + Dependents or Dependents Only = CNS Standard Spousal Impoverishment: (eff 7/1/2019) MMMNA = \$2,114 Excess shelter = \$634 Standard Utility Allowance = \$361 (eff 10/2019) Maximum Income Allowance = \$3,216 Community Spouse Resource Allowance = \$128,640 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = CNS Standard Home Equity Interest Limit = \$595,000 | |
| | | | | | \$130 | \$260 | | |
| | | | | | Community \$1,058 NH \$130 | Community \$1,433 NH \$260 | | |
| | | | | | PACE / SMMC-HCBS in ALF: *R&B+ \$212 / \$424 PACE / SMMC-HCBS @ home: \$2,349/\$4,698 PACE in NH: \$130 / \$260 iBudget: \$2,349 / \$4,698 | | | |
| STATE FUNDED PROGRAMS (eff 01/01/20) | | | | | | | | |
| OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities | \$861.40 | \$1,722.80 | \$2,000 | \$3,000 | \$54 Provider rate \$807.40 | \$108 Provider rate \$1,614.80 | | |
| PROTECTED OSS Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities | \$968 | \$1,936 | | | \$54 Provider rate \$968 | \$108 Provider rate \$1,936 | | |
| HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled | \$2,349 | \$4,698 | | | | | | |