

# SSI-Related Programs & Coverage Groups – Financial Eligibility Standards: July 2023

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER									
	Individual	Couple	Individual	Couple										
<b>PROGRAMS MANAGED BY SOCIAL SECURITY (eff 04/01/2023)</b>					<b>Disregards:</b> Standard Disregard = \$20 Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$2,220 monthly, maximum \$8,950 for calendar year  <b>Ineligible Spouse Deeming:</b> 1/2 FBR = \$457 Child Allocation = \$457/child (Difference between the couple and single FBR)  <b>Parent to Disabled Child Deeming:</b> Parent Allocation = \$841  <b>Disability Substantial Gainful Activity (SGA) = \$1,470 non-blind \$2,460 blind</b> <b>Medicare Part B Premium = \$164.90, Part A free for most or \$506</b>  *Interim figures are calculated based on the 2022 8.7 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2023.  **These Standards change effective April 1 of each year in accordance with federal law									
<b>Supplemental Security Income (SSI)</b> Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid							\$914 <small>(FBR)</small>	\$1,371 <small>(FBR)</small>	\$2,000	\$3,000				
<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							\$1,823	\$2,465	\$15,160 <small>(w/ Burial Exc)</small>	\$30,240 <small>(w/ Burial Exc)</small>				
<b>COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 04/01/2023) *</b>														
<b>**MEDS-AD (MM S) (88% FPL)</b> Full Community Medicaid					\$1,069	\$1,446	\$5,000	\$6,000						
<b>Medically Needy (No Income Limit)</b> Medically Needy Income Level (MNIL) Full Community Medicaid <b>when</b> Share of Cost is met					Subtract \$180 from gross income	Subtract \$241 from gross income								
<b>PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 04/01/2023) * not incl. \$20 disregard</b>														
<b>**QMB (100% FPL)</b> Pays Medicare A & B premiums, coinsurance & deductibles <b>only</b>					\$1,215	\$1,643	\$9,090	\$13,630						
<b>**SLMB (120% FPL)</b> Pays for Medicare Part B premium <b>only</b>					\$1,458	\$1,972								
<b>**QI1 (135% FPL)</b> Pays for Medicare Part B premium <b>only</b>					\$1,640	\$2,219								
<b>**Working Disabled (200% FPL)</b> Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A <b>only</b> . Must have lost SSDI due to employment					\$2,430	\$3,287	\$5,000	\$6,000						
<b>PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2023)</b>														
<b>*Institutional Care Program (ICP)</b> Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles  <b>*Hospice</b> Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles  <b>*Home and Community Based Services (HCBS) Waivers or PACE</b> Pays Medicare A & B premiums, coinsurance & deductibles					\$2,742 <small>(MEDS-AD Institutional Income Limit \$1,084)</small>	\$5,484 <small>(MEDS-AD Institutional Income Limit \$1,460)</small>	\$2,000 <small>(\$5,000 if MEDS-AD eligible)</small>	\$3,000 <small>(\$6,000 if MEDS-AD eligible)</small>						
					<b>PERSONAL NEEDS ALLOWANCE</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Individual</th> <th style="width: 50%;">Couple</th> </tr> <tr> <td style="text-align: center;">\$130</td> <td style="text-align: center;">\$260</td> </tr> <tr> <td style="text-align: center;">Community \$1,133 NH \$130</td> <td style="text-align: center;">Community \$1,456 NH \$260</td> </tr> </table>		Individual	Couple	\$130	\$260	Community \$1,133 NH \$130	Community \$1,456 NH \$260	<b>SSI Individual \$30 only in NH = \$100 (SPS)</b>  <b>Transfer of Asset Divisor = \$10,809 (eff 8/2022)</b>  <b>Community Hospice Allocations:</b> Spouse only = FBR (\$914) Spouse + Dependents or Dependents Only = CNS Standard  <b>Spousal Impoverishment: (eff 07/01/2023)</b> MMMNA = \$2,465 Excess shelter = \$740** Standard Utility Allowance = \$ 376 (eff 1/1/2023) Maximum Income Allowance = \$3,716 Community Spouse Resource Allowance = \$148,620 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = CNS Standard Home Equity Interest Limit = \$688,000	
					Individual	Couple								
\$130	\$260													
Community \$1,133 NH \$130	Community \$1,456 NH \$260													
PACE /HCBS in ALF: *R&B+ \$243 / \$486** PACE /HCBS @ home: \$2,523/\$4,764 PACE in NH: \$130 / \$260 iBudget: \$2,742 / \$5,484														
<b>STATE FUNDED PROGRAMS (eff 01/01/2023)</b>														
<b>*OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN</b> Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities					\$992.40	\$1,911.80	\$2,000	\$3,000						
<b>*PROTECTED OSS (Reference OLM 2040.0822)</b> Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities					\$1,099	\$2,125								
<b>HOME CARE FOR DISABLED ADULTS (HCDA)</b> Pays small stipend to caregivers of disabled					\$2,742	\$5,484								