



AGED, BLIND AND DISABLED

MEDICAID PROGRAMS

FEDERAL POVERTY LEVELS

SSI Extensions, WDI, and IC/Waivers Effective: 1/1/2025		
<p>SSI Extensions- DAC, Widower, 503 Lead/Pickle</p> <ul style="list-style-type: none"> Income must be below SSI FBR once disregards are deducted FBR for SSI recipient <ul style="list-style-type: none"> Individual \$967 Couple \$1,450 Resources below <ul style="list-style-type: none"> Individual \$2,000 Couple \$3,000 Full coverage Medicaid category 	<p>WDI-Working Disabled</p> <ul style="list-style-type: none"> Earned income up to 250% FPL for a single and couple Unearned income before disregards and deductions <ul style="list-style-type: none"> Single \$1,953 Couple \$2,919 Quarterly Earnings \$1,810 Full coverage Medicaid Must be working and disabled Being over 65 is not equivalent to being disabled. Client has to be disabled through SSA or DDU Resources below <ul style="list-style-type: none"> Individual \$10,000 Couple \$15,000 	<p>IC/Waiver</p> <ul style="list-style-type: none"> Income standard \$2,901 Net income for IDTs \$2,900 Resource Limit \$2,000 Average cost of nursing facility \$8,947 MMMNA \$2,555 (7/1/24) Excess shelter Max \$1,393 Min \$766.50 (7/1/24) MMMNA + Excess Shelter = \$3,948 CSRA-Fed Max \$157,920 CSRA-State Min \$31,584 Personal Needs Allowance \$94 (7/1/24) Trustee Fee 3% net income standard-\$87.00 Excess Home Equity for LTC Services-\$730,000

Medicare Savings Programs Federal Poverty Level (FPL) Effective: 4/1/2024-3/31/2025

<p>Qualified Medicare Beneficiary-QMB</p> <ul style="list-style-type: none"> Income up to 100% FPL Will pay conditional Part A premium Eligibility begins the month after the month of approval No retroactive months <p>Covers:</p> <ul style="list-style-type: none"> Medicare PT B Premium \$185 (2025) Medicare PT A Premium \$518 (2025) Medicare Co-pay amounts Medicare deductibles: <ul style="list-style-type: none"> 2025 Hospital \$1,676 2025 Doctor \$257 Deemed LIS eligible for Medicare Part D 	<p>Specified Low Income Medicare Beneficiary (SLIMB)</p> <ul style="list-style-type: none"> Income 100%-120% FPL Will NOT pay Conditional PT A Eligibility begins the month of approval Up to 3 months of retroactive coverage <p>Covers:</p> <ul style="list-style-type: none"> Medicare PT B Premium Only! No other benefit coverage No Medicaid card is issued Deemed LIS eligible for Medicare Part D 	<p>Qualified Individuals (Q1-1)</p> <ul style="list-style-type: none"> Income 120%-135% FPL Will NOT pay for Conditional PT A Eligibility begins the month of approval Up to 3 months of retroactive coverage <p>Covers:</p> <ul style="list-style-type: none"> Medicare PT B Premium Only! No other benefit coverage No Medicaid card issued Deemed LIS eligible for Medicare Part D
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HOUSEHOLD	100%	120%	135%	250%
1	\$1,255.00	\$1,506.00	\$1,695.00	\$3,138.00
2	\$1,704.00	\$2,044.00	\$2,300.00	\$4,259.00
3	\$2,152.00	\$2,582.00	\$2,905.00	\$5,380.00
4	\$2,600.00	\$3,120.00	\$3,510.00	\$6,500.00
5	\$3,049.00	\$3,658.00	\$4,116.00	\$7,621.00
6	\$3,497.00	\$4,196.00	\$4,721.00	\$8,724.00
7	\$3,945.00	\$4,734.00	\$5,326.00	\$9,863.00
8	\$4,394.00	\$5,272.00	\$5,931.00	\$10,984.00
+1	\$449	\$538	\$605	\$1,121

2025 Federal Cost of Living Adjustment is 2.5%

***Resource Guidelines no longer apply to MSP Categories (QMB/SLIMB/QI1)**