AGED, BLIND AND DISABLED

MEDICAID PROGRAMS

FEDERAL POVERTY LEVELS

SSI Extensions, WDI, and IC/Waivers
Effective: 1/1/2026

SSI Extensions- DAC, Widower, 503 Lead/Pickle
- Income must be below SSI FBR once disregards are deducted
- FBR for SSI recipient
  - Individual $994
  - Couple $1,491
- Resources below
  - Individual $2,000
  - Couple $3,000
- Full coverage Medicaid category

WDI-Working Disabled
- Earned income up to 250% FPL for a single and couple
- Unearned income before disregards and deductions
  - Single $2,007
  - Couple $3,001
- Quarterly Earnings $1,890
- 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
  - Individual $10,000
  - Couple $15,000

IC/Waiver
- Income standard $2,982
- Net income for IDTs $2,981
- Resource Limit $2,000
- Average cost of nursing facility $9,209
- MMMNA $2,643.75 (7/1/25)
- Excess shelter Max $1,422.75
  Min $793.13 (7/1/25)
- MMMNA + Excess Shelter = $4,066.50
- CSRA-Fed Max $162,660
- CSRA-State Min $32,532
- Personal Needs Allowance $97 (7/1/25)
- Trustee Fee 3% net income standard- $89.43
- Excess Home Equity for LTC Services- $752,000

Medicare Savings Programs
Federal Poverty Level (FPL)
Effective: 4/1/2025-3/31/2026

Qualified Medicare Beneficiary-QMB
- Income up to 100% FPL
- Will pay conditional Part A premium
- Eligibility begins the month after the month of approval
- No retroactive months

Covers:
- Medicare PT B Premium $202.90 (2026)
- Medicare PT A Premium $565 (2026)
- Medicare Co-pay amounts
- Medicare deductibles:
  - 2026 Hospital $1,736
  - 2026 Doctor $283
- Deemed LIS eligible for Medicare Part D

Specified Low Income Medicare Beneficiary (SLIMB)
- Income 100%-120% FPL
- Will NOT pay Conditional PT A
- Eligibility begins the month of approval
- Up to 3 months of retroactive coverage

Covers:
- Medicare PT B Premium Only! No other benefit coverage
- No Medicaid card is issued
- Deemed LIS eligible for Medicare Part D

Qualified Individuals (Q1-1)
- Income 120%-135% FPL
- Will NOT pay for Conditional PT A
- Eligibility begins the month of approval
- Up to 3 months of retroactive coverage

Covers:
- Medicare PT B Premium Only! **No** other benefit coverage
- No Medicaid card issued
- Deemed LIS eligible for Medicare Part D

HOUSEHOLD	100%	120%	135%	250%
1	$1,305.00	$1,565.00	$1,761.00	$3,261.00
2	$1,763.00	$2,115.00	$2,380.00	$4,407.00
3	$2,221.00	$2,665.00	$2,999.00	$5,553.00
4	$2,680.00	$3,215.00	$3,617.00	$6,698.00
5	$3,138.00	$3,765.00	$4,236.00	$7,844.00
6	$3,596.00	$4,315.00	$4,855.00	$8,990.00
7	$4,055.00	$4,865.00	$5,474.00	$10,136.00
8	$4,513.00	$5,415.00	$6,092.00	$11,282.00
+1	$458	$550	$618	$1,146

2026 Federal Cost of Living Adjustment is 2.8%

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