

AUTHORIT

# AGED, BLIND AND DISABLED

# **MEDICAID PROGRAMS**

## FEDERAL POVERTY LEVELS

## SSI Extensions, WDI, and IC/Waivers

Effective: 7/1/2025

## SSI Extensions- DAC, Widower, 503 Lead/Pickle

- Income must be below SSI FBR once disregards are deducted
- FBR for SSI recipient
  - Individual \$967
  - Couple \$1,450
- 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 \$1,953
  - Couple \$2,919
- Ouarterly 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
  - Individual \$10,000
  - Couple \$15,000

## IC/Waiver

- Income standard \$2,901
- Net income for IDTs \$2,900
- Resource Limit \$2,000
- Average cost of nursing facility \$8,947
- MMMNA \$2,643.75 (7/1/25)
- Excess shelter Max \$1,304.25 Min \$793.13 (7/1/25)
- MMMNA + Excess Shelter = \$3,948
- CSRA-Fed Max \$157,920
- CSRA-State Min \$31,584
- Personal Needs Allowance \$97 (7/1/25)
- Trustee Fee 3% net income standard-\$87.00
- Excess Home Equity for LTC Services-\$730,000

## **Medicare Savings Programs**

Federal Poverty Level (FPL)

# Effective: 4/1/2025-3/31/2026

## **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 \$185 (2025)
- Medicare PT A Premium \$518 (2025)
- Medicare Co-pay amounts
- Medicare deductibles:
  - 2025 Hospital \$1,676
  - 2025 Doctor \$257
- 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

- 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

2025 Federal Cost of Living Adjustment is 2.5% \*Resource Guidelines no longer apply to MSP Categories (QMB/SLIMB/QI1)