



# AGED, BLIND AND DISABLED

## MEDICAID PROGRAMS

### FEDERAL POVERTY LEVELS

SSI Extensions, WDI, and IC/Waivers Effective: 1/1/2026		
<p><b>SSI Extensions- DAC, Widower, 503 Lead/Pickle</b></p> <ul style="list-style-type: none"> <li>Income must be below SSI FBR once disregards are deducted</li> <li>FBR for SSI recipient               <ul style="list-style-type: none"> <li>Individual \$994</li> <li>Couple \$1,491</li> </ul> </li> <li>Resources below               <ul style="list-style-type: none"> <li>Individual \$2,000</li> <li>Couple \$3,000</li> </ul> </li> <li>Full coverage Medicaid category</li> </ul>	<p><b>WDI-Working Disabled</b></p> <ul style="list-style-type: none"> <li>Earned income up to 250% FPL for a single and a couple</li> <li>Unearned income before disregards and deductions               <ul style="list-style-type: none"> <li>Single \$2,007</li> <li>Couple \$3,001</li> </ul> </li> <li>Quarterly Earnings \$1,890</li> <li>Full coverage Medicaid</li> <li>Must be working and disabled</li> <li>Being over 65 is not equivalent to being disabled. Client has to be disabled through SSA or DDU</li> <li>Resources below               <ul style="list-style-type: none"> <li>Individual \$10,000</li> <li>Couple \$15,000</li> </ul> </li> </ul>	<p><b>IC/Waiver</b></p> <ul style="list-style-type: none"> <li>Income standard \$2,982</li> <li>Net income for IDTs \$2,981</li> <li>Resource Limit \$2,000</li> <li>Average cost of nursing facility \$9,209</li> <li>MMMNA \$2,643.75 (7/1/25)</li> <li>Excess shelter Max \$1,422.75 Min \$793.13 (7/1/25)</li> <li>MMMNA + Excess Shelter = \$4,066.50</li> <li>CSRA-Fed Max \$162,660</li> <li>CSRA-State Min \$32,532</li> <li>Personal Needs Allowance \$97 (7/1/25)</li> <li>Trustee Fee 3% net income standard-\$89.43</li> <li>Excess Home Equity for LTC Services-\$752,000</li> </ul>
Medicare Savings Programs Federal Poverty Level (FPL) Effective: 4/1/2026-3/31/2027		
<p><b>Qualified Medicare Beneficiary-QMB</b></p> <ul style="list-style-type: none"> <li>Income up to 100% FPL</li> <li>Will pay conditional Part A premium</li> <li>Eligibility begins the month after the month of approval</li> <li>No retroactive months</li> </ul> <p>Covers:</p> <ul style="list-style-type: none"> <li>Medicare PT B Premium \$202.90 (2026)</li> <li>Medicare PT A Premium \$565 (2026)</li> <li>Medicare Co-pay amounts</li> <li>Medicare deductibles:               <ul style="list-style-type: none"> <li>2026 Hospital \$1,736</li> <li>2026 Doctor \$283</li> </ul> </li> <li>Deemed LIS eligible for Medicare Part D</li> </ul>	<p><b>Specified Low Income Medicare Beneficiary (SLIMB)</b></p> <ul style="list-style-type: none"> <li>Income 100%-120% FPL</li> <li>Will NOT pay Conditional PT A</li> <li>Eligibility begins the month of approval</li> <li>Up to 3 months of retroactive coverage</li> </ul> <p>Covers:</p> <ul style="list-style-type: none"> <li>Medicare PT B Premium Only! No other benefit coverage</li> <li>No Medicaid card is issued</li> <li>Deemed LIS eligible for Medicare Part D</li> </ul>	<p><b>Qualified Individuals (Q1-1)</b></p> <ul style="list-style-type: none"> <li>Income 120%-135% FPL</li> <li>Will NOT pay for Conditional PT A</li> <li>Eligibility begins the month of approval</li> <li>Up to 3 months of retroactive coverage</li> </ul> <p>Covers:</p> <ul style="list-style-type: none"> <li>Medicare PT B Premium Only! No other benefit coverage</li> <li>No Medicaid card issued</li> <li>Deemed LIS eligible for Medicare Part D</li> </ul>

HOUSEHOLD	100%	120%	135%	250%
1	\$1,330.00	\$1,596.00	\$1,796.00	\$3,325.00
2	\$1,804.00	\$2,164.00	\$2,435.00	\$4,509.00
3	\$2,277.00	\$2,732.00	\$3,074.00	\$5,692.00
4	\$2,750.00	\$3,300.00	\$3,713.00	\$6,875.00
5	\$3,224.00	\$3,868.00	\$4,352.00	\$8,059.00
6	\$3,697.00	\$4,436.00	\$4,991.00	\$9,242.00
7	\$4,170.00	\$5,004.00	\$5,630.00	\$10,425.00
8	\$4,644.00	\$5,572.00	\$6,269.00	\$11,609.00
+1	\$474	\$568	\$639	\$1,184

2026 Federal Cost of Living Adjustment is 2.8%

\*Resource Guidelines no longer apply to MSP Categories (QMB/SLIMB/Q11)