

SSI-Related Programs -- Financial Eligibility Standards: October 2018

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER					
	Individual	Couple	Individual	Couple						
PROGRAMS MANAGED BY SOCIAL SECURITY					Disregards: *Standard Disregard = \$20 *Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$1,820 monthly, maximum \$7,350 for calendar year Ineligible Spouse Deeming: 1/2 FBR = \$375 Child Allocation = \$375/child (Difference between the couple and single FBR)					
*Supplemental Security Income (SSI) Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid							\$750 <small>(FBR)</small>	\$1,125 <small>(FBR)</small>	\$2,000	\$3,000
*Low Income Subsidy (LIS) or Extra Help (150% FPL) 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					\$1,518	\$2,058	\$14,100	\$28,150		
PROGRAMS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs)					Updated when FPLs released Jan/Feb		Updated each November by CMS			
*MEDS-AD (MM S) (88% FPL) Full Community Medicaid					\$891	\$1,208	\$5,000	\$6,000		
*Medically Needy (No Income Limit) Medically Needy Income Level (MNIL) Full Community Medicaid when Share of Cost is met					Subtract \$180 from gross income	Subtract \$241 from gross income				
PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In)					Parent to Disabled Child Deeming: Parent Allocation = \$750 Disability Substantial Gainful Activity (SGA) = \$1,180 non-blind \$1,970 blind Medicare Part B Premium = \$134.00, Part A free for most or \$422 * A \$20 General Income Disregard applies to these programs. \$20 will be subtracted from the <u>total of all income</u> not based on need before comparing the income to the income limit. In addition, \$65 is subtracted from the <u>total of all earned income</u> , and 1/2 the remainder is subtracted before comparing the income to the income limit.					
*QMB (100% FPL) Pays Medicare A & B premiums, coinsurance & deductibles only							\$1,012	\$1,372		
*SLMB (120% FPL) Pays for Medicare Part B premium only (PBMO)							\$1,214	\$1,646	\$7,560	\$11,340
*QI1 (135% FPL) PBMO							\$1,366	\$1,852		
*Working Disabled (200% FPL) Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A only. Must have lost SSDI due to employment							\$2,024	\$2,744	\$5,000	\$6,000
PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply.					PERSONAL NEEDS ALLOWANCE		SSI Individual \$30 only in NH = \$100 (SPS) Transfer of Asset Divisor = \$9,171 (eff 7/1/2018) Community Hospice Allocations: Spouse only = FBR (\$750) Spouse + Dependents or Dependents Only = CNS Standard Spousal Impoverishment: MMMNA = \$2,058 Excess shelter = \$617 Standard Utility Allowance = \$359 Maximum Income Allowance = \$3,090 Community Spouse Resource Allowance = \$123,600 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = CNS Standard Home Equity Interest Limit = \$572,000			
Institutional Care Program (ICP) Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles					Individual	Couple				
					\$130	\$260				
					Community NH \$1,012 NH \$130	Community NH \$1,372 NH \$260				
Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles					\$2,250 <small>(MEDS-AD Institutional Income Limit \$891)</small>	\$4,500 <small>(MEDS-AD Institutional Income Limit (\$1208))</small>	\$2,000 <small>(\$5,000 if MEDS-AD eligible)</small>	\$3,000 <small>(\$6,000 if MEDS-AD eligible)</small>		
Home and Community Based Services (HCBS) or Waivers Pays Medicare A & B premiums, coinsurance & deductibles					PACE / SMMC-LTC in ALF: R&B+ \$202 / \$404 PACE / SMMC-LTC at home: \$2,250 / \$4,500 PACE in NH: \$130 / \$260 iBudget: \$2,250 / \$4,500 References: 2640.0117.01 & 2640.0118					
STATE FUNDED PROGRAMS					OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities					
PROTECTED OSS Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities							\$54 Provider rate \$774.40	\$108 Provider rate \$1,548.80		
HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled							\$54 Provider rate \$935	\$108 Provider rate \$1,870		
OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities					\$828.40	\$1,656.80	\$2,000	\$3,000		
PROTECTED OSS Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities					\$935	\$1,870				
HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled					\$2,250	\$4,500				

- ▶ These resource limits include \$1,500 per person for burial expenses.
- ★ Indicates programs for which SHINE counselors provide screening and application assistance.