



SSI-Related Programs & Coverage Groups – Financial Eligibility Standards: April 2025

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER	
	Individual	Couple	Individual	Couple		
PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2025)						
Supplemental Security Income (SSI) Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid	\$967 <small>(FBR)</small>	\$1,450 <small>(FBR)</small>	\$2,000	\$3,000	Disregards: Standard Disregard = \$20 Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$2,350 monthly, maximum \$9,460 for calendar year Ineligible Spouse Deeming: 1/2 FBR = \$484 Child Allocation = \$484/child (Difference between the couple and single FBR) Parent to Disabled Child Deeming: Parent Allocation = \$967 Disability Substantial Gainful Activity (SGA) = \$1,620 non-blind \$2,700 blind Medicare Part B Premium = \$185, Part A free for most or \$518 *Interim figures are calculated based on the 2025 2.5 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2026. **These Standards change effective April 1 of each year in accordance with federal law	
**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	\$1,956	\$2,644	\$17,600 <small>(w/ Burial Exc)</small>	\$35,130 <small>(w/ Burial Exc)</small>		
Updated when FPLs release (Jan/Feb)		Updated each Nov by CMS				
COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 01/01/2025)						
**MEDS-AD (MM S) (88% FPL) Full Community Medicaid	\$1,149	\$1,552			Parent to Disabled Child Deeming: Parent Allocation = \$967 Disability Substantial Gainful Activity (SGA) = \$1,620 non-blind \$2,700 blind Medicare Part B Premium = \$185, Part A free for most or \$518 *Interim figures are calculated based on the 2025 2.5 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2026. **These Standards change effective April 1 of each year in accordance with federal law	
Medically Needy (No Income Limit) Medically Needy Income Level (MNIL) Full Community Medicaid <u>when</u> Share of Cost is met	Subtract \$180 from gross income	Subtract \$241 from gross income	\$5,000	\$6,000		
Updated when FPLs release (Jan/Feb)		Updated each Nov by CMS				
PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 01/01/2025) * not incl. \$20 disregard						
**QMB (100% FPL) Pays Medicare A & B premiums, coinsurance & deductibles only	\$1,304	\$1,763			Disability Substantial Gainful Activity (SGA) = \$1,620 non-blind \$2,700 blind Medicare Part B Premium = \$185, Part A free for most or \$518 *Interim figures are calculated based on the 2025 2.5 % Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2026. **These Standards change effective April 1 of each year in accordance with federal law	
**SLMB (120% FPL) Pays for Medicare Part B premium only	\$1,565	\$2,115	\$9,660	\$14,470		
**QI1 (135% FPL) Pays for Medicare Part B premium only	\$1,761	\$2,379				
**Working Disabled (200% FPL) Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A only . Must have lost SSDI due to employment	\$2,608	\$3,525	\$5,000	\$6,000		
PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2025)						
*Institutional Care Program (ICP) Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles	\$2,901 <small>(MEDS-AD Institutional Income Limit \$1,149)</small>	\$5,802 <small>(MEDS-AD Institutional Income Limit \$1,552)</small>	\$2,000 <small>(\$5,000 if MEDS-AD eligible)</small>	\$3,000 <small>(\$6,000 if MEDS-AD eligible)</small>	PERSONAL NEEDS ALLOWANCE	
*Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles					Individual	Couple
*Home and Community Based Services (HCBS) Waivers or PACE Pays Medicare A & B premiums, coinsurance & deductibles					\$160	\$320
					SSI Individual \$30 only in NH = \$78.40 (SSP) Transfer of Asset Divisor = \$10,458 (eff 4/2025) Community Hospice Allocations: Spouse only = FBR (\$967) Spouse + Dependents or Dependents Only = CNS Standard Spousal Impoverishment: (eff 07/01/2025) MMMNA = \$2,555 Excess shelter = \$766** Standard Utility Allowance = \$419 (eff 10/1/2024) Maximum Income Allowance = \$3,948 Community Spouse Resource Allowance = \$157,920 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = CNS Standard Home Equity Interest Limit = \$730,000	
					Community \$1,305 NH \$160 Community \$1,763 NH \$320 PACE /HCBS in ALF: *R&B+ \$261/ \$522** PACE /HCBS @ home: \$2,901/ \$5,802 PACE in NH: \$130 / \$260 iBudget: \$2,901 / \$5,802	
STATE FUNDED PROGRAMS (eff 01/01/2025)						
*OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$184.40 single / \$386.80 Couple Assists with paying room & board at alternate living facilities	\$1,045.40	\$1,993.80			\$160 Provider rate \$991.40	
*PROTECTED OSS (Reference OLM 2040.0822) Maximum Payment = \$345 single / \$690 Couple Assists with paying room & board at alternate living facilities	\$1,152	\$2,207	\$2,000	\$3,000	\$320 Provider rate \$1,885.80	
HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled	\$2,901	\$5,802			\$160 Provider rate \$1,152	
					\$320 Provider rate \$2,207	

▶ These resource limits include \$1,500 per person for burial expenses.

● Indicates programs for which SHINE Counselors provide screening and application assistance.