

AGED, BLIND AND DISABLED

MEDICAID PROGRAMS

FEDERAL POVERTY LEVELS

SSI Extensions, WDI, and IC/Waivers Effective: 1/1/2025						
SSI Extensions- DAC, Widower, 503 Lead/Pickle <ul style="list-style-type: none">Income must be below SSI FBR once disregards are deductedFBR for SSI recipient<ul style="list-style-type: none">Individual \$967Couple \$1,450Resources below<ul style="list-style-type: none">Individual \$2,000Couple \$3,000Full coverage Medicaid category		WDI-Working Disabled <ul style="list-style-type: none">Earned income up to 250% FPL for a single and coupleUnearned income before disregards and deductions<ul style="list-style-type: none">Single \$1,953Couple \$2,919Quarterly Earnings \$1,810Full coverage MedicaidMust be working and disabledBeing over 65 is not equivalent to being disabled. Client has to be disabled through SSA or DDUResources below<ul style="list-style-type: none">Individual \$10,000Couple \$15,000			IC/Waiver <ul style="list-style-type: none">Income standard \$2,901Net income for IDTs \$2,900Resource Limit \$2,000Average cost of nursing facility \$8,947MMMNA \$2,555 (7/1/24)Excess shelter Max \$1,393 Min \$766.50 (7/1/24)MMMNA + Excess Shelter = \$3,948CSRA-Fed Max \$157,920CSRA-State Min \$31,584Personal Needs Allowance \$94 (7/1/24)Trustee Fee 3% net income standard-\$87.00Excess 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 <ul style="list-style-type: none">Income up to 100% FPLWill pay conditional Part A premiumEligibility begins the month after the month of approvalNo retroactive months <p>Covers:</p> <ul style="list-style-type: none">Medicare PT B Premium \$185 (2025)Medicare PT A Premium \$518 (2025)Medicare Co-pay amountsMedicare deductibles:<ul style="list-style-type: none">2025 Hospital \$1,6762025 Doctor \$257Deemed LIS eligible for Medicare Part D		Specified Low Income Medicare Beneficiary (SLIMB) <ul style="list-style-type: none">Income 100%-120% FPLWill NOT pay Conditional PT AEligibility begins the month of approvalUp to 3 months of retroactive coverage <p>Covers:</p> <ul style="list-style-type: none">Medicare PT B Premium Only! No other benefit coverageNo Medicaid card is issuedDeemed LIS eligible for Medicare Part D			Qualified Individuals (Q1-1) <ul style="list-style-type: none">Income 120%-135% FPLWill NOT pay for Conditional PT AEligibility begins the month of approvalUp to 3 months of retroactive coverage <p>Covers:</p> <ul style="list-style-type: none">Medicare PT B Premium Only! No other benefit coverageNo Medicaid card issuedDeemed 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)