



## SSI Extensions, WDI, and IC/Waivers

Effective: 1/1/2025

<b>SSI Extensions- DAC, Widower, 503</b> <b>Lead/Pickle</b> <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 \$967</li> <li>Couple \$1,450</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>	<b>WDI-Working Disabled</b> <ul style="list-style-type: none"> <li>Earned income up to 250% FPL for a single and couple</li> <li>Unearned income before disregards and deductions <ul style="list-style-type: none"> <li>Single \$1,953</li> <li>Couple \$2,919</li> </ul> </li> <li>Quarterly Earnings \$1,810</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>	<b>IC/Waiver</b> <ul style="list-style-type: none"> <li>Income standard \$2,901</li> <li>Net income for IDTs \$2,900</li> <li>Resource Limit \$2,000</li> <li>Average cost of nursing facility \$8,947</li> <li>MMMNA \$2,555 (7/1/24)</li> <li>Excess shelter Max \$1,393 Min \$766.50 (7/1/24)</li> <li>MMMNA + Excess Shelter = \$3,948</li> <li>CSRA-Fed Max \$157,920</li> <li>CSRA-State Min \$31,584</li> <li>Personal Needs Allowance \$94 (7/1/24)</li> <li>Trustee Fee 3% net income standard-\$87.00</li> <li>Excess Home Equity for LTC Services- \$730,000</li> </ul>
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## Medicare Savings Programs

Federal Poverty Level (FPL)

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

<b>Qualified Medicare Beneficiary-QMB</b> <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 \$185 (2025)</li> <li>Medicare PT A Premium \$518 (2025)</li> <li>Medicare Co-pay amounts</li> <li>Medicare deductibles: <ul style="list-style-type: none"> <li>2025 Hospital \$1,676</li> <li>2025 Doctor \$257</li> </ul> </li> <li>Deemed LIS eligible for Medicare Part D</li> </ul>	<b>Specified Low Income Medicare Beneficiary (SLIMB)</b> <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>	<b>Qualified Individuals (QI-1)</b> <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>
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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)