

# SSI-Related Programs & Coverage Groups- Financial Eligibility Standards: July 1, 2020

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER									
	Individual	Couple	Individual	Couple										
<b>PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2020)</b>					<b>Disregards:</b> *Standard Disregard = \$20 *Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$1,900 monthly, maximum \$7,670 for calendar year <b>Ineligible Spouse Deeming:</b> 1/2 FBR = \$392 Child Allocation = \$392/child (Difference between the couple and single FBR)  <b>Parent to Disabled Child Deeming:</b> Parent Allocation = \$783  <b>Disability Substantial Gainful Activity (SGA) = \$1,260 non-blind \$2,110 blind</b>  <b>Medicare Part B Premium = \$145, Part A free for most or \$458</b>  * 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.									
*Supplemental Security Income (SSI) Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid	<b>\$783</b> <small>(FBR)</small>	<b>\$1,175</b> <small>(FBR)</small>	<b>\$2,000</b>	<b>\$3,000</b>										
*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	<b>\$1,595</b>	<b>\$2,155</b>	<b>\$14,610</b>	<b>\$29,160</b>										
<b>COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (04/01/2020)</b>					<b>Disability Substantial Gainful Activity (SGA) = \$1,260 non-blind \$2,110 blind</b>  <b>Medicare Part B Premium = \$145, Part A free for most or \$458</b>  * 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.									
*MEDS-AD (MM S) (88% FPL) Full Community Medicaid	<b>\$936</b>	<b>\$1,265</b>	<b>\$5,000</b>	<b>\$6,000</b>										
*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	<b>\$5,000</b>	<b>\$6,000</b>										
<b>PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (04/01/2020)</b>					<b>Disability Substantial Gainful Activity (SGA) = \$1,260 non-blind \$2,110 blind</b>  <b>Medicare Part B Premium = \$145, Part A free for most or \$458</b>  * 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	<b>\$1,064</b>	<b>\$1,437</b>	<b>\$7,860</b>	<b>\$11,800</b>										
*SLMB (120% FPL) Pays for Medicare Part B premium only (PBMO)	<b>\$1,276</b>	<b>\$1,724</b>												
*QI1 (135% FPL) PBMO	<b>\$1,436</b>	<b>\$1,940</b>												
*Working Disabled (200% FPL) Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare Part A only. Must have lost SSDI due to employment	<b>\$2,127</b>	<b>\$2,866</b>	<b>\$5,000</b>	<b>\$6,000</b>										
<b>PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility &amp; Income Trusts may apply (eff 01/01/2020)</b>					<b>PERSONAL NEEDS ALLOWANCE</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Individual</th> <th style="width: 50%;">Couple</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>\$130</b></td> <td style="text-align: center;"><b>\$260</b></td> </tr> <tr> <td>Community \$1,064 NH \$130</td> <td>Community \$1,437 NH \$260</td> </tr> <tr> <td colspan="2">PACE / SMMC-HCBS in ALF: *R&amp;B+ \$212 / \$424 PACE / SMMC-HCBS @ home: \$2,349/\$4,698 PACE in NH: \$130 / \$260 iBudget: \$2,349 / \$4,698</td> </tr> </tbody> </table>		Individual	Couple	<b>\$130</b>	<b>\$260</b>	Community \$1,064 NH \$130	Community \$1,437 NH \$260	PACE / SMMC-HCBS in ALF: *R&B+ \$212 / \$424 PACE / SMMC-HCBS @ home: \$2,349/\$4,698 PACE in NH: \$130 / \$260 iBudget: \$2,349 / \$4,698	
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Institutional Care Program (ICP) Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles	<b>\$2,349</b> <small>(MEDS-AD Institutional Income Limit \$936)</small>	<b>\$4,698</b> <small>(MEDS-AD Institutional Income Limit (\$1265)</small>	<b>\$2,000</b> <small>(\$5,000 if MEDS- AD eligible)</small>	<b>\$3,000</b> <small>(\$6,000 if MEDS-AD eligible)</small>										
Hospice Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles														
Home and Community Based Services (HCBS) or Waivers Pays Medicare A & B premiums, coinsurance & deductibles														
<b>STATE FUNDED PROGRAMS (eff 01/01/20)</b>					<b>SSI Individual \$30 only in NH = \$100 (SPS)</b>  <b>Transfer of Asset Divisor = \$9,485 (eff 7/1/2019)</b>  <b>Community Hospice Allocations:</b> Spouse only = FBR (\$783) Spouse + Dependents or Dependents Only = <b>CNS Standard</b>  <b>Spousal Impoverishment:</b> (eff 7/1/2020) MMMNA = \$2,155 Excess shelter = \$647 Standard Utility Allowance = \$361 (eff 10/2019) Maximum Income Allowance = \$3,216 Community Spouse Resource Allowance = <b>\$128,640</b> Family Members Allowance with Spouse = <b>(MMMNA-income) divided by 3</b> Dependents with no Spouse = <b>CNS Standard</b> Home Equity Interest Limit = <b>\$595,000</b>									
OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities	<b>\$861.40</b>	<b>\$1,722.80</b>	<b>\$2,000</b>	<b>\$3,000</b>										
PROTECTED OSS Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities	<b>\$968</b>	<b>\$1,936</b>												
HOME CARE FOR DISABLED ADULTS (HCDA) Pays small stipend to caregivers of disabled	<b>\$2,349</b>	<b>\$4,698</b>												