

# SSI-Related Programs & Coverage Groups - Financial Eligibility Standards: January 2021

PROGRAMS & TYPES OF COVERAGE	INCOME		ASSETS		MAINTENANCE NEEDS STANDARDS / OTHER									
	Individual	Couple	Individual	Couple										
<b>PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2021)</b>					<b>Disregards:</b> Standard Disregard = \$20 Earned Income Disregard = \$65 + 1/2 Student Earned Income Disregard = \$1,930 monthly, maximum \$7,770 for calendar year  <b>Ineligible Spouse Deeming:</b> 1/2 FBR = \$397 Child Allocation = \$397/child (Difference between the couple and single FBR)  <b>Parent to Disabled Child Deeming:</b> Parent Allocation = \$794  <b>Disability Substantial Gainful Activity (SGA) = \$1,310 non-blind \$2,190 blind</b>  <b>Medicare Part B Premium = \$149, Part A free for most or \$471</b>  *Interim figures are calculated based on the 2021 1.3% Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2021.**									
<b>Supplemental Security Income (SSI)</b> Federal Benefit Rate (FBR) Cash payment of SSI from SSA; Includes Full Medicaid	<b>\$794</b> <small>(FBR)</small>	<b>\$1,191</b> <small>(FBR)</small>	<b>\$2,000</b>	<b>\$3,000</b>										
<b>Low Income Subsidy (LIS) or Extra Help (150% FPL)</b> 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>\$1,616</b>	<b>\$2,183</b>	<b>\$13,290</b>	<b>\$26,520</b>										
<b>COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 01/01/2021) *</b>														
<b>MEDS-AD (MM S) (88% FPL)</b> Full Community Medicaid	<b>\$948</b>	<b>\$1,281</b>	<b>\$5,000</b>	<b>\$6,000</b>										
<b>Medically Needy (No Income Limit)</b> 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>PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 01/01/2021) *</b>														
<b>QMB (100% FPL)</b> Pays Medicare A & B premiums, coinsurance & deductibles <b>only</b>	<b>\$1,078</b>	<b>\$ 1,456</b>	<b>\$7,970</b>	<b>\$11,960</b>										
<b>SLMB (120% FPL)</b> Pays for Medicare <b>Part B</b> premium <b>only</b>	<b>\$1,293</b>	<b>\$1,746</b>												
<b>QI1 (135% FPL)</b> Pays for Medicare <b>Part B</b> premium <b>only</b>	<b>\$1,455</b>	<b>\$1,965</b>												
<b>Working Disabled (200% FPL)</b> Qualified Disabled Working Individuals (QDWI) Program Pays for Medicare <b>Part A</b> <b>only</b> . Must have lost SSDI due to employment	<b>\$2,155</b>	<b>\$2,903</b>	<b>\$5,000</b>	<b>\$6,000</b>										
<b>PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2021)</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 NH \$1,078 NH \$130</td> <td>Community NH \$1,456 NH \$260</td> </tr> <tr> <td colspan="2">                     PACE /HCBS in ALF: *R&amp;B+ \$215 / \$430                      PACE /HCBS @ home: \$2,382/\$4,764                      PACE in NH: \$130 / \$260                      iBudget: \$2,382 / \$4,764                 </td> </tr> </tbody> </table>		Individual	Couple	<b>\$130</b>	<b>\$260</b>	Community NH \$1,078 NH \$130	Community NH \$1,456 NH \$260	PACE /HCBS in ALF: *R&B+ \$215 / \$430 PACE /HCBS @ home: \$2,382/\$4,764 PACE in NH: \$130 / \$260 iBudget: \$2,382 / \$4,764	
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<b>Institutional Care Program (ICP)</b> Pays Nursing Home (NH) room, board & care Pays Medicare A & B premiums, coinsurance & deductibles	<b>\$2,382</b> <small>(MEDS-AD Institutional Income Limit \$948)</small>	<b>\$4,764</b> <small>(MEDS-AD Institutional Income Limit (\$1281))</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>										
<b>Hospice</b> Pays Hospice services related to terminal illness Pays Medicare A & B premiums, coinsurance & deductibles														
<b>Home and Community Based Services (HCBS) Waivers or PACE</b> Pays Medicare A & B premiums, coinsurance & deductibles														
<b>STATE FUNDED PROGRAMS (eff 01/01/2021)</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 (\$794) Spouse + Dependents or Dependents Only = <b>CNS Standard</b>  <b>Spousal Impoverishment: (eff 07/01/2020)</b> MMMNA = \$2,155 Excess shelter = \$647 Standard Utility Allowance = \$370 (eff 10/2020) Maximum Income Allowance = \$3,260 Community Spouse Resource Allowance = \$130.380 Family Members Allowance with Spouse = (MMMNA-income) divided by 3 Dependents with no Spouse = <b>CNS Standard</b> <b>Home Equity Interest Limit = \$603,000</b>									
<b>OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN</b> Maximum Payment = \$78.40 single / \$156.80 Couple Assists with paying room & board at alternate living facilities	<b>\$872.40</b>	<b>\$1,744.80</b>	<b>\$2,000</b>	<b>\$3,000</b>										
<b>PROTECTED OSS (Reference OLM 2040.0822)</b> Maximum Payment = \$239 single / \$478 Couple Assists with paying room & board at alternate living facilities	<b>\$979</b>	<b>\$1958</b>												
<b>HOME CARE FOR DISABLED ADULTS (HCDA)</b> Pays small stipend to caregivers of disabled	<b>\$2,382</b>	<b>\$4,764</b>												