

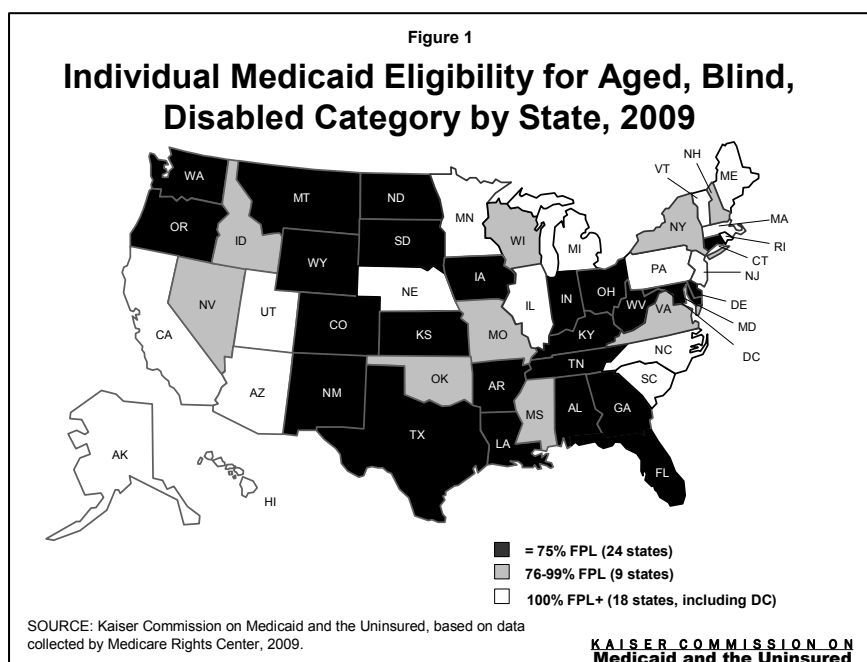
Medicaid Financial Eligibility: Primary Pathways for the Elderly and People with Disabilities

Medicaid plays several unique roles in bolstering our nation's health care system, including acting as a safety net for many of our poorest, sickest, and most disabled individuals. It provides health coverage today to almost 60 million Americans overall, including 8.5 million non-elderly persons with disabilities and 8.8 million low-income frail elderly and disabled Medicare beneficiaries who rely on Medicaid to fill Medicare's gaps. This document details the various eligibility pathways individuals with disabilities and the elderly can qualify for Medicaid coverage.

Eligibility for the Aged, Blind and Disabled

Individuals must meet financial qualifications for Medicaid coverage in addition to meeting categorical criteria. For the elderly and people with disabilities, these limits are often tied to the Supplemental Security Income (SSI) Program, which has certain categorical definitions for determining eligibility as well as an income standard of \$674 per month for an individual and \$1,011 per month for a couple in 2009.¹ In determining the monthly income standard, states may disregard certain types or amounts of income – e.g., \$20 in monthly income. Therefore if a \$20 income disregard applies to a \$674 standard, an individual can have \$694 per month in actual income and still qualify. In 11 states, known as 209(b) states, Medicaid eligibility rules for people with disabilities and the elderly are slightly different from the federal SSI program. In 209(b) states, both the financial and non-financial eligibility criteria can be more restrictive than the federal standard, as long as they are no more restrictive than the rules they had in place in 1972. The states with 209(b) programs are: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia.

In 2009, twenty-four states set their Medicaid eligibility for the elderly and people with disabilities at or below the SSI income level (75% of FPL) and 18 states, including DC, set their eligibility levels at 100% FPL or higher (Figure 1 and Table 1). In most states (30), eligibility is also limited to individuals with \$2,000 or less in resources (such as personal savings) for a single individual or \$3,000 for a couple. Arizona has no limits on an individual's resources and Massachusetts does not have an asset limit for people who are disabled and under the age of 65 for Medicaid coverage.

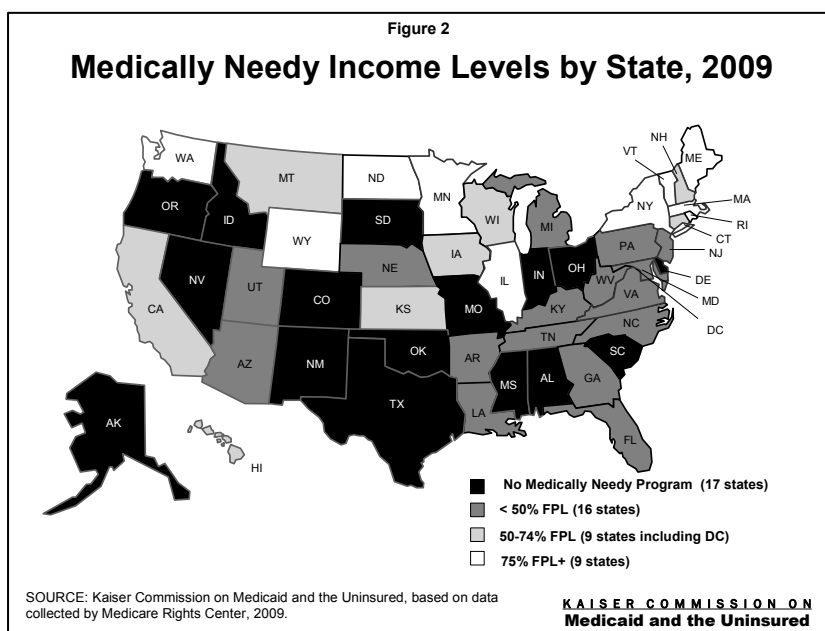


¹ Social Security Administration, "Update 2009," January 2009. Available at <http://www.ssa.gov/pubs/10003.html>

Eligibility for Medically Needy Coverage

States have multiple options for extending Medicaid coverage to the elderly and people with disabilities in addition to SSI recipients, including the medically needy coverage option. There are two ways individuals can become eligible for medically needy Medicaid coverage. Individuals with income below medically needy levels, but above categorically needy income levels are eligible under the medically needy option. Individuals with higher incomes who meet a “spend-down” obligation can also qualify for coverage.² Spend-down is met when, after deducting medical expenses from income, a person’s remaining income is below the state’s medically needy income level. Under the medically needy pathway, the individual’s incurred medical costs are deducted from income over a period of one to six months (depending on the state). If, after deducting medical costs, the individual’s income is below the state established medically needy income level, the individual will qualify for Medicaid coverage for the remainder of the period. Thirty-four states offer the medically needy option to provide coverage to the elderly and people with disabilities (Table 2).

Financial eligibility standards for the medically needy program vary considerably across states, but are typically well below poverty. State medically needy income levels are low because they remain tied to the Aid to Families with Dependent Children (AFDC) levels that were in place in 1996. In 16 states offering medically needy coverage, the medically needy income level is below 50% FPL (\$451 per month) for non-institutionalized people with disabilities (Figure 2). Twenty-five states, including DC, set their medically needy income level below the SSI income level of \$674 per month in 2009. Resource limits for medically needy eligibility are often similar to those used in SSI, with 19 states setting resource limits at \$2,000 for individuals and \$3,000 for couples.



² For 209(b) states, individuals must be permitted to spend down to the state’s income standard for mandatory eligibility whether or not the state permits spend-down through a medically needy program. In 209(b) states that also have medically needy programs (all 209(b) states except Indiana, Missouri, Ohio, and Oklahoma), an individual must only spend down to the 209(b) income standard if they meet the SSI financial requirements (such as by receiving SSI, or a state supplement). All persons who do not meet the SSI financial requirements must spend down to the state’s medically needy income level.

Nursing Home Standards

Because few people can afford the high cost of nursing home care, 38 states allow individuals needing nursing home care to qualify with incomes up to 300% of SSI (\$2,022 per month in 2009) (Table 3). Twenty-six states have a medically needy program for the elderly and persons with disabilities and also use this 300% of SSI standard to establish eligibility for persons who need nursing home care.

Seventeen states do not have a medically needy program. In 13 of these states, individuals in institutions can still be covered under the 300% of SSI income eligibility level. Alaska and Delaware do not have a medically needy program, but cover individuals who need nursing home care up to 246% FPL and 250% FPL, respectively in 2009. Two states, Indiana and Missouri, do not have a medically needy program nor use 300% SSI eligibility for individuals who are institutionalized. However, because both states are 209(b) states, they must allow individuals the opportunity to spend down to the state's income standard for mandatory eligibility. For individuals, this is \$674/month (75% FPL) in Indiana and \$768/month (85% FPL) in Missouri in 2009.

Prior to the Deficit Reduction Act of 2005 (DRA), Medicaid disregarded the full value of any primary residence for an individual when determining eligibility. The DRA currently makes persons with substantial home equity ineligible for Medicaid services, with an exception if there is a spouse or child with a disability residing in the home. Individuals become ineligible for Medicaid if they have home equity of more than \$500,000, and states can increase this home equity disregard up to \$750,000. Currently 11 states allow for home equity values up to \$750,000 (Table 4).

Dual Eligibles

Nearly 8.8 million Medicaid beneficiaries are “dual eligibles” – low-income seniors and younger persons with disabilities who are enrolled in both the Medicare and Medicaid programs. Dual eligibles account for 18% of Medicaid enrollees and 63% of aged and disabled Medicaid enrollees.³ Almost two-thirds of dual eligibles (5.6 million) were individuals age 65 and over, and about one third (3.2 million) were younger persons with disabilities in 2005.⁴

Medicare beneficiaries who have low incomes and limited assets can obtain Medicaid coverage through different eligibility “pathways,” and the kind of assistance that Medicaid provides varies accordingly. Most dual eligibles qualify for SSI cash assistance or have exhausted their resources paying for health and long-term care. These dual eligibles receive assistance with Medicare premiums and cost sharing and coverage of Medicaid benefits. The federal government matches the costs of this assistance at the same rate that it matches the costs of the full benefits package.

For low-income Medicare beneficiaries with incomes above SSI levels who are not otherwise eligible for optional full benefit Medicaid coverage in their state, Medicaid's assistance is more limited, primarily covering Medicare premiums. This assistance is referred to as the “Medicare Savings Programs” (MSPs). Qualified Medicare Beneficiaries (QMB) have incomes up to the poverty line and receive help with Medicare premium and cost sharing obligations. Connecticut,

³ Holahan, J, DM Miller, and D Rousseau, “Dual Eligibles: Medicaid Enrollment and Spending for Medicare Beneficiaries in 2005, Urban Institute and Kaiser Commission on Medicaid and the Uninsured, February 2009.

⁴ Kaiser Commission on Medicaid and the Uninsured, “Dual Eligibles: Medicaid's Role for Low-Income Medicare Beneficiaries,” February 2009.

DC, and Maine are the only states that have higher QMB income eligibility levels.⁵ The asset limits for the MSPs were previously set at \$4,000 for an individual and \$6,000 for a couple. Beginning in 2010, a state's MSPs asset limits must be increased to at least \$6,600 for an individual and \$9,910 for a couple.⁶ These limits increase each year to account for inflation. However, nine states have no asset limits for their MSPs (Table 5).

Specified Low-Income Beneficiaries (SLMB) have slightly higher incomes (100% to 120% of FPL) and receive help with Medicare premiums only. States set their SLMB income eligibility limits at 120% FPL except Connecticut, DC, and Maine which have higher income eligibility limits. Congress expanded the SLMB program in 1997 for certain "qualified individuals" (QI) by increasing the income guidelines for eligibility but only appropriated a limited amount of funds to each state to pay for the expansion. Therefore, once a state's appropriated money is gone, even eligible individuals are not able to get into the program. Individuals with incomes between 120% and 135% FPL may be eligible for payment through the SLMB program of their Medicare Part B premium for the calendar year. States set their QI income levels at 135% FPL except Connecticut, DC, and Maine which have higher income eligibility limits.

The majority of dual eligibles (81%) received full Medicaid benefits in 2005 and are still subject to an asset test of typically \$2,000 for an individual and \$3,000 for a couple. The remaining 19% (1.7 million) received help only with Medicare's premiums and out-of-pocket costs.⁷ Most dual eligibles, whether eligible for full or partial Medicaid benefits, have very low incomes and significant health care needs.

Methodology

Medicare Rights Center obtained information on the financial eligibility levels by researching provisions in state statutes and regulations, state Medicaid manuals, contacting state Medicaid offices and contacting state health insurance counseling and assistance programs (SHIPs).

⁵ CT, DC ME have effectively raised their income limits for the MSPs by largely increasing their general income disregards. Accounting for the disregard, CT's QMB income threshold for a single person is 197% FPL for an individual, DC's is 300% FPL and ME's is 150% FPL. However, ME applies an additional \$75 standard disregard on top of the disregards used to reach the higher thresholds for its MSPs, while CT and DC do not apply an additional standard disregard.

⁶ Centers for Medicare and Medicaid Services, "State Medicaid Director Letter Re: Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)" February 18, 2010. Available at http://www.nasmd.org/SMD_letters/pdf/SMD/2-18-10Section111_112_113_115_116and118.pdf.

⁷ Holahan, J, DM Miller, and D Rousseau, "Dual Eligibles: Medicaid Enrollment and Spending for Medicare Beneficiaries in 2005, Urban Institute and Kaiser Commission on Medicaid and the Uninsured, February 2009.

Table 1. Medicaid Eligibility for Aged, Blind, Disabled Category, 2009

STATE	Monthly Income		Disregard ¹	Income Limit % of FPL or SSI		Assets	
	Single	Couple		Single	Couple	Single	Couple
Alabama	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Alaska	\$1,252 (APA-based income)	\$1,854 (APA-based income and if both are eligible)	\$20	109% AK poverty line	120% AK poverty line	\$2,000	\$3,000
Arizona	\$903	\$1,215	\$20	100% FPL	100% FPL	No Limit	No Limit
Arkansas	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
California	\$903	\$1,215	\$230 individual/ \$310 couple	100% FPL	100% FPL	\$2,000	\$3,000
Colorado [*]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Connecticut ^{**1}	\$506.22 (Regions B&C); \$610.61 (Region A)	\$672.10 (Regions B & C); \$777.92 (Region A)	\$278 individual/ \$556 couple	56% of FPL (Region B&C); 68% (Region A)	56% of FPL (Region B&C); 68% (Region A)	\$1,600	\$2,400
Delaware	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
District of Columbia	\$902.50	\$1,214.17	\$20	100% FPL	100% FPL	\$4,000	\$6,000
Florida	\$674	\$1,011	\$20	75% FPL	83% FPL	\$5,000	\$6,000
Georgia	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Hawaii [^]	\$1,038	\$1,396	\$20	100% HI poverty line	100% HI poverty line	\$2,000	\$3,000
Idaho	Max SSI/SSP \$707	Max SSI/SSP \$1,011	\$20	78% FPL	83% FPL	\$2,000	\$3,000
Iowa [*]	\$674	\$1,011	\$20	75% FPL	SSI-based - 83% FPL	\$2,000	\$3,000
Illinois [^]	\$903	\$1,215	\$25	100% FPL	SSI-based 100% FPL	\$2,000	\$3,000
Indiana [^]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$1,500	\$2,250
Kansas	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Kentucky	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$4,000
Louisiana	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Maine	\$903	\$1,215	\$75	100% FPL	100% FPL	\$2,000	\$3,000
Maryland	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,500	\$3,000
Massachusetts	\$903 (\$1,201 if under 65 and disabled)	\$1,215 (\$1,616 if under 65 and disabled)	\$20	100% FPL (133% FPL)	100% FPL (133% FPL)	\$2,000 (over the age of 65) or No Limit (under 65 and disabled)	\$3,000 (over the age of 65) or No Limit (under 65 and disabled)
Michigan	\$903	\$1,215	\$20	100% FPL	100% FPL	\$2,000	\$3,000
Minnesota [^]	\$903	\$1,215	\$20	100% FPL	100% FPL	\$3,000	\$6,000
Mississippi	\$724	\$1,061	\$50	80% FPL	87% FPL	\$4,000	\$6,000
Missouri [^]	\$768	\$1,033	\$20	85% FPL	85% FPL	\$1,000	\$2,000
Montana	\$674	\$1,011	\$20	75% FPL	SSI-based - 83% FPL	\$2,000	\$3,000
Nebraska	\$903	\$1,215	\$20	100% FPL	100% FPL (if not on SSI)	\$4,000	\$6,000
Nevada	Max SSI/SSP \$710.40 (aged, living independently); \$783.30 (blind, living independently); \$674.00 (disabled)	Max SSI/SSP \$1,085.46 (aged, living independently); \$1,385.60 (blind, living independently); \$1,011 (disabled)	\$20	86% FPL (aged, living independently); 87% FPL (blind, living independently); 75% FPL (disabled)	89% FPL (aged, living independently); 114% FPL (blind, living independently); 83% FPL (disabled)	\$2,000	N/A
New Hampshire [^]	Max SSI/SSP \$714	Max SSI/SSP \$1,052	\$13	79% FPL	87% FPL	\$1,500	\$2,250
New Jersey	\$903	\$1,215	\$20	100% FPL	100% FPL	\$4,000	\$6,000
New Mexico	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
New York	\$767	\$1,117	\$20	85% FPL	92% FPL	\$4,350	\$6,400
North Carolina	\$903	\$1,215	\$20	100% FPL	100% FPL	\$2,000	\$3,000
North Dakota [^]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$3,000	\$6,000
Ohio [^]	\$589	\$1,011	\$20	65% FPL	83% FPL	\$1,500	\$2,250
Oklahoma [^]	\$718	\$1,056 (if an eligible individual with ineligible spouse) or \$1,099 (both spouses are eligible)	\$20	Max SSI/SSP 80% FPL	Max SSI/SSP 87% FPL; 90% FPL	\$2,000	\$3,000
Oregon	Max. SSI/SSP \$675.70 (Aged & Disabled); \$700.70 (blind)	Max. SSI/SSP \$1,011 (Aged and disabled); \$1,036 (blind)	\$20	75% FPL (Aged & Disabled); 78% blind	83% FPL (Aged and Disabled); 85% FPL (blind)	\$4,000	\$6,000
Pennsylvania	\$903	\$1,215	\$20	100% FPL	100% FPL	\$2,000	\$3,000
Rhode Island	\$903	\$1,215	\$20	100% FPL	100% FPL	\$4,000	\$6,000
South Carolina	\$903	\$1,215	\$20	100% FPL	100% FPL	\$4,000	\$6,000
South Dakota [^]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Tennessee	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Texas	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Utah	\$903	\$1,214	\$20	100% FPL	100% FPL	\$2,000	\$3,000
Vermont ²	\$916 (\$991 in Chittenden)	\$916 (\$991 in Chittenden)	\$20	101% FPL (110% FPL in Chittenden)	75% FPL (82% FPL in Chittenden)	\$2,000	\$3,000
Virginia [^]	\$722	\$972	\$20	80% FPL	80% FPL	\$2,000	\$3,000
Washington [*]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
West Virginia	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000
Wisconsin	Max SSI/SSP \$757.78	Max SSI/SSP \$1,143.05	\$20	84% FPL	94% FPL	\$2,000	\$3,000
Wyoming [*]	\$674	\$1,011	\$20	75% FPL	83% FPL	\$2,000	\$3,000

SOURCE: KCMU based on data collected by Medicare Rights Center, 2009

¹ 45 states, including DC, use the standard general income disregard of \$20 when determining eligibility, which is added to the monthly income limit for the individual or couple.

^{*} Does not reflect SSI State Supplement. State Supplements are found at http://ssaonline.us/policy/docs/progdesc/ssi_st_ast/2009/index.html#toc.

[^] 209(b) eligibility states: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia

¹ Connecticut has two income standards, based on the region individual is living

² Vermont uses a higher income standard for Chittenden County only

Table 2. Medically Needy Eligibility, 2009

STATE	Medically Needy or Comparable	Medically Needy Income Limit (monthly)		Asset Limit	
		Single	Couple	Single	Couple
Alabama	No program				
Alaska	No program				
Arizona*	Comparable	\$360	\$485	May not exceed total of \$100,000 including home, and no more than \$5,000 can be liquid	May not exceed total of \$100,000 including home, and no more than \$5,000 can be liquid
Arkansas	Medically Needy	\$108.33	\$216.66	\$2,000	\$3,000
California	Medically Needy	\$600	\$750	\$2,000	\$3,000
Colorado	No program				
Connecticut ¹	Medically Needy	Region A \$575.89; Regions B & C \$476.14;	Region A \$734.16; Region B \$633.41; Region C \$634.41	\$1,600	\$2,000
Delaware	No program				
District of Columbia	Medically Needy	\$576.73	\$607.08 (50% FPL)	\$4,000	\$6,000
Florida	Medically Needy	\$180	\$241	\$5,000	\$6,000
Georgia	Medically Needy	\$317	\$375	\$2,000	\$4,000
Hawaii ¹	Medically Needy	\$469	\$632	\$2,000	\$3,000
Idaho	No program				
Iowa	Medically Needy	\$483	\$483	\$10,000	\$10,000
Illinois ¹	Medically Needy	\$903	\$1,215	\$2,000	\$3,000
Indiana ¹	No program				
Kansas	Medically Needy	\$495	\$495	\$2,000	\$3,000
Kentucky	Medically Needy	\$217	\$267	\$2,000	\$4,000
Louisiana ¹	Medically Needy	Urban counties: \$100; Rural counties: \$92	Urban counties: \$192; Rural counties: \$167	\$2,000	\$3,000
Maine	Medically Needy	\$903	\$1,215	\$2,000	\$3,000
Maryland	Medically Needy	\$350	\$392	\$2,500	\$3,000
Massachusetts	Medically Needy	\$903, \$1,200 for those with Professional Care Assist.	\$1,215, \$1,615 for those with Professional Care Assist.	\$2,000	\$3,000
Michigan ¹	Medically Needy	Region 1: \$341 Region 2: \$341 Region 3: \$350 Region 4: \$375 Region 5: \$391 Region 6: \$408	Region 1: \$458 Region 2: \$466 Region 3: \$475 Region 4: \$500 Region 5: \$516 Region 6: \$541	\$2,000	\$3,000
Minnesota ¹	Medically Needy	\$677	\$911	\$3,000	\$6,000
Mississippi	No program				
Missouri ¹	No program				
Montana	Medically Needy	\$625	\$625	\$2,000	\$3,000
Nebraska	Medically Needy	\$392	\$392	\$4,000	\$6,000
Nevada	No program				
New Hampshire ¹	Medically Needy	\$591	\$675	\$2,500	\$4,000
New Jersey	Medically Needy	\$367	\$434	\$4,000	\$6,000
New Mexico	No program				
New York	Medically Needy	\$767	\$1,117	\$2,000	\$3,000
North Carolina	Medically Needy	\$242	\$317	\$2,000	\$3,000
North Dakota ¹	Medically Needy	\$750	\$1,008	\$3,000	\$6,000
Ohio ¹	No program				
Oklahoma ¹	No program				
Oregon	No program				
Pennsylvania	Medically Needy	\$425	\$442	\$2,400	\$3,200
Rhode Island	Medically Needy	\$800	\$842	\$4,000	\$6,000
South Carolina	No program				
South Dakota	No program				
Tennessee	Medically Needy	\$241	\$258	\$2,000	\$3,000
Texas	No program				
Utah	Medically Needy	\$370	\$498	\$2,000	\$3,000
Vermont ²	Medically Needy	\$916 (\$991 for Chittenden)	\$916 (\$991 for Chittenden)	\$2,000	\$3,000
Virginia ¹	Medically Needy	Group I: \$280.79; Group II: \$323.99; Group III: \$421.18	Group I: \$357.52; Group II: \$399.00; Group III: \$507.84	\$2,000	\$3,000
Washington	Medically Needy	\$674	\$674	\$2,000	\$3,000
West Virginia	Medically Needy	\$200	\$275	\$2,000	\$3,000
Wisconsin	Medically Needy	\$591.67	\$591.67	\$2,000	\$3,000
Wyoming	No program				

SOURCE: KCMU based on data collected by Medicare Rights Center, 2009

* Comparable program - Arizona's Medical Expense Deduction program allows for an individual whose income exceeds 100% FPL and who does not qualify for any other category of Medicaid, to qualify for Medicaid if they have a family income that does not exceed 40% FPL after deducting for allowable medical expenses. Please see <http://law.justia.com/arizona/codes/title36/02901-04.html>

¹ 209(b) eligibility states: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia

² Income standards are based on the region individual is living

² Vermont uses a higher income standard for Chittenden County only

Table 3. Special Income Standard (300% SSI) for Nursing Home Medicaid, 2009

STATE	Based on 300% SSI?
Alabama	Yes
Alaska	Yes but frozen at \$1,656 (246% in 2009)
Arizona	Yes
Arkansas	Yes
California	No
Colorado	Yes
Connecticut [^]	Yes
Delaware	Yes (250%)
District of Columbia	No
Florida	Yes
Georgia	Yes
Hawaii [^]	No
Idaho	Yes
Iowa	Yes
Illinois [^]	No
Indiana [^]	No
Kansas	Yes
Kentucky	Yes
Louisiana	Yes
Maine	Yes
Maryland	Yes
Massachusetts	No
Michigan	Yes
Minnesota ^{*^}	No
Mississippi	Yes
Missouri [^]	No
Montana	Yes
Nebraska	Yes
Nevada	Yes
New Hampshire [^]	Yes
New Jersey	Yes
New Mexico	Yes
New York	No
North Carolina	No
North Dakota [^]	No
Ohio [^]	Yes
Oklahoma [^]	Yes
Oregon	Yes
Pennsylvania	Yes
Rhode Island	Yes
South Carolina	Yes
South Dakota	Yes
Tennessee	Yes
Texas	Yes
Utah	Yes
Vermont	Yes
Virginia [^]	Yes
Washington	Yes
West Virginia	Yes
Wisconsin	Yes
Wyoming	Yes

SOURCE: KCMU based on data collected by Medicare Rights Center, 2009

*MN applies the special income standard to its Elderly Waiver.

http://hcopub.dhs.state.mn.us/22_10.htm

[^] 209(b) eligibility states: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, and Virginia

Table 4. Home Equity Limits, 2009

STATE	\$500,000 - \$750,000
Alabama	\$500,000
Alaska	\$500,000
Arizona	\$500,000
Arkansas	\$500,000
California	\$750,000
Colorado	\$500,000
Connecticut	\$750,000
Delaware	\$500,000
District of Columbia	\$750,000
Florida	\$500,000
Georgia	\$500,000
Hawaii	\$750,000
Idaho	\$750,000
Iowa	\$500,000
Illinois	Has not passed legislation to implement the Deficit Reduction Act of 2005
Indiana	\$500,000
Kansas	\$500,000
Kentucky	\$500,000
Louisiana	\$500,000
Maine	\$750,000
Maryland	\$500,000
Massachusetts	\$750,000
Michigan	\$500,000
Minnesota	\$500,000
Mississippi	\$500,000
Missouri	\$500,000
Montana	\$500,000
Nebraska	Disregarded: residents sign liquidation agreement
Nevada	\$500,000
New Hampshire	\$500,000
New Jersey	\$750,000
New Mexico	\$750,000
New York	\$750,000
North Carolina	\$500,000
North Dakota	\$500,000
Ohio	\$500,000
Oklahoma	\$500,000
Oregon	\$500,000
Pennsylvania	\$500,000
Rhode Island	\$500,000
South Carolina	\$500,000
South Dakota	\$500,000
Tennessee	\$500,000
Texas	\$500,000
Utah	\$500,000
Vermont	\$500,000
Virginia	\$500,000
Washington	\$500,000
West Virginia	\$500,000
Wisconsin	\$750,000
Wyoming	\$500,000

SOURCE: KCMU based on data collected by Medicare Rights Center, 2009

Table 5. Medicare Savings Programs, 2010

STATE	QMB Monthly Income		% FPL	QMB Assets*		SLMB Monthly Income		% FPL	SLMB Assets*		QI Monthly Income		% FPL	QI Assets*		Disregards [†]
	Single	Couple		Single	Couple	Single	Couple		Single	Couple	Single	Couple		Single	Couple	
Alabama	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$20
Alaska	\$1,108	\$1,498	100% (Alaska)	\$6,600	\$9,910	\$1,333	\$1,801	120% (Alaska)	\$6,600	\$9,910	\$1,503	\$2,029	135% (Alaska)	\$6,600	\$9,910	\$20
Arizona	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$20
Arkansas	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
California	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Colorado	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Connecticut [‡]	\$1,779.41	\$2,393.55	197%	No limit	No limit	\$1,959.51	\$2,636.55	217%	No Limit	No Limit	\$2,091.67	\$2,816.67	232%	No Limit	No Limit	QMB: \$876.41/ \$1,178.55 single/couple SLMB: \$876.51/\$1,179.55 single/couple; QI \$872.67/\$1,176.67 single/couple
Delaware	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$20
District of Columbia ²	\$2,706	\$3,642.25	300%	No Limit	No Limit	\$2,707.50	\$3,887	300%	No Limit	No Limit	N/A*	N/A	N/A	N/A	N/A	QMB: \$1,803/ \$2,427.25 single/couple SLMB \$1,624.50/ \$2,430 single/couple
Florida	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Georgia	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Hawaii	\$1,039	\$1,397	100% (Hawaii)	\$6,600	\$9,910	\$1,246	\$1,676	120% (Hawaii)	\$6,600	\$9,910	\$1,401.75	\$1,885.49	135% (Hawaii)	\$6,600	\$9,910	\$20
Idaho	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219 (SLMB II)	\$1,640 (SLMB II)	135%	\$6,600	\$9,910	\$20
Iowa	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Illinois	\$903	\$1,214	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,510	\$1,218 (QI extended through 12/31/2010)	\$1,639 (QI extended through 12/31/2010)	135%	\$6,600	\$9,910	\$25
Indiana	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Kansas	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Kentucky	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Louisiana	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,218.99	\$1,639.99	135%	\$6,600	\$9,910	\$20
Maine ³	\$1,354	\$1,822	150%	No Limit	No Limit	\$1,535	\$2,065	170%	No Limit	No Limit	\$1,670	\$2,247	185%	No Limit	No Limit	\$75
Maryland	\$902	\$1,214	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,218	\$1,639	135%	\$6,600	\$9,910	\$20
Massachusetts	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Michigan	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219 (ALMB)	\$1,640 (ALMB)	135%	\$6,600	\$9,910	\$20
Minnesota	\$903	\$1,215	100%	\$10,000	\$18,000	\$1,083	\$1,457	120%	\$10,000	\$18,000	\$1,219	\$1,640	135%	\$10,000	\$18,000	\$20
Mississippi	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$50
Missouri	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Montana	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Nebraska	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Nevada	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
New Hampshire	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$13
New Jersey	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
New Mexico	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
New York	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$20
North Carolina	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
North Dakota	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Ohio	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Oklahoma	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Oregon	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Pennsylvania	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Rhode Island	\$903	\$1,214	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,218	\$1,639	135%	\$6,600	\$9,910	\$20
South Carolina	\$903	\$1,214	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
South Dakota	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Tennessee	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Texas	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Utah	\$903	\$1,214	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,218	\$1,639	135%	\$6,600	\$9,910	\$20
Vermont	\$903	\$1,215	100%	No Limit	No Limit	\$1,083	\$1,457	120%	No Limit	No Limit	\$1,219	\$1,640	135%	No Limit	No Limit	\$20
Virginia	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Washington	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
West Virginia	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Wisconsin	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20
Wyoming	\$903	\$1,215	100%	\$6,600	\$9,910	\$1,083	\$1,457	120%	\$6,600	\$9,910	\$1,219	\$1,640	135%	\$6,600	\$9,910	\$20

SOURCE: KCMU based on data collected by Medicare Rights Center, 2009

* Centers for Medicare and Medicaid Services, "State Medicaid Director Letter Re: Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)" February 18, 2010. Available at

http://www.nasmd.org/SMD_letters/pdf/SMD/2-18-10Section111_112_113_115_116and118.pdf

[†]45 states, including DC, use the standard general income disregard of \$20 when determining eligibility, which is added to the monthly income limit for the individual or couple.

[‡]Connecticut increased its general income disregards and eliminated its asset test to align the Medicare Savings Programs eligibility with that of its State Pharmacy Assistance Program.

²DC's large general income disregards effectively increase the QMB income limits to 300% of FPL and SLMB to between 100% and 300% FPL. Because QMB limits have been increased, SLMB only applies to the month of applicability and the three-month retroactive period prior to application that QMB cannot cover. Also, because QMB and SLMB limits were increased, no one qualifies for QI anymore. See http://www.dhs.dc.gov/dhs/cwp/view,a,1345,q,605559,dhsNav_GID,1728,asp#2-2-1.

³ Maine's QMB, SLMB, and QI income thresholds are still at the federal income thresholds, but under Section 1902(r)(2), the State calculates the general income disregards each year to effectively increase the income limits to 150% FPL (for QMB), 170% (for SLMB), 185 percent (for QI). Maine also has a general income disregard of \$75 that applies on top of the income disregards used to raise the Medicare Savings Programs income limits.

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The Kaiser Commission on Medicaid and the Uninsured provides information and analysis on health care coverage and access for the low-income population, with a special focus on Medicaid's role and coverage of the uninsured. Begun in 1991 and based in the Kaiser Family Foundation's Washington, DC office, the Commission is the largest operating program of the Foundation. The Commission's work is conducted by Foundation staff under the guidance of a bipartisan group of national leaders and experts in health care and public policy.