

# SSI-Related Programs & Coverage Groups - Financial Eligibility Standards: January 2022

| PROGRAMS & TYPES OF COVERAGE   | INCOME   |  | ASSETS  |   | MAINTENANCE NEEDS STANDARDS / OTHER  |   |                               |
|--|--|--|---|---|--|---|-------------------------------|
|  | Individual   | Couple   | Individual  | Couple  |  |   |                               |
| <b>PROGRAMS MANAGED BY SOCIAL SECURITY (eff 01/01/2022)</b>  |  |  |   |   | <b>Disregards:</b><br>Standard Disregard = \$20<br>Earned Income Disregard = \$65 + 1/2<br>Student Earned Income Disregard = \$2,040 monthly, maximum \$8,230 for calendar year<br><br><b>Ineligible Spouse Deeming:</b><br>1/2 FBR = \$420<br>Child Allocation = \$420/child (Difference between the couple and single FBR)<br><br><b>Parent to Disabled Child Deeming:</b><br>Parent Allocation = \$841<br><br><b>Disability Substantial Gainful Activity (SGA) = \$1,350 non-blind \$2,260 blind</b><br><br><b>Medicare Part B Premium = \$170, Part A free for most or \$499</b><br><br>*Interim figures are calculated based on the 2022 5.9% Cost of Living Adjustment (COLA) until the official Federal Poverty Levels (FPL) are published in the Spring of 2022.** |   |                               |
| <b>Supplemental Security Income (SSI)</b><br>Federal Benefit Rate (FBR)<br>Cash payment of SSI from SSA; Includes Full Medicaid  | \$841<br><small>(FBR)</small>  | \$1,261<br><small>(FBR)</small>  | \$2,000   | \$3,000   |  |   |                               |
| <b>Low Income Subsidy (LIS) or Extra Help (150% FPL)</b><br>Helps with costs associated with Medicare Prescription Drug Plans<br>Automatic with full Medicaid or Medicare Savings Programs (QMB, SLMB, QI1). Income asset limits change annually | \$1,705  | \$2,307  | \$14,010<br><small>(W/ Burial Exc)</small>              | \$27,950<br><small>(W/ Burial Exc)</small>              |  |   |                               |
| <b>COVERAGE GROUPS FOR PEOPLE 65+ OR DISABLED (Community Medicaid Programs) (interim 01/01/2022) *</b>   |  |  |   |   |  |   |                               |
| <b>MEDS-AD (MM S) (88% FPL)</b><br>Full Community Medicaid   | \$945  | \$1,278  | \$5,000   | \$6,000   |  |   |                               |
| <b>Medically Needy (No Income Limit)</b><br>Medically Needy Income Level (MNIL)<br>Full Community Medicaid <u>when</u> Share of Cost is met  | Subtract \$180<br>from gross<br>income                               | Subtract \$241<br>from gross<br>income                                   |   |   |  |   |                               |
| <b>PROGRAMS FOR PEOPLE WITH MEDICARE (Medicare Savings Programs/Buy-In) (interim 01/01/2022) *</b>   |  |  |   |   |  |   |                               |
| <b>QMB (100% FPL)</b><br>Pays Medicare A & B premiums, coinsurance & deductibles <b>only</b>   | \$1,137  | \$ 1,538   | \$7,970   | \$11,960  |  |   |                               |
| <b>SLMB (120% FPL)</b><br>Pays for Medicare <b>Part B</b> premium <b>only</b>  | \$1,364  | \$1,845  |   |   |  |   |                               |
| <b>QI1 (135% FPL)</b><br>Pays for Medicare <b>Part B</b> premium <b>only</b>   | \$1,534  | \$2,076  |   |   |  |   |                               |
| <b>Working Disabled (200% FPL)</b><br>Qualified Disabled Working Individuals (QDWI) Program<br>Pays for Medicare <b>Part A</b> <b>only</b> . Must have lost SSDI due to employment   | \$2,274  | \$3,075  | \$5,000   | \$6,000   |  |   |                               |
| <b>PROGRAMS BASED ON INSTITUTIONAL POLICY – Patient Responsibility and Income Trusts may apply. (eff 01/01/2022)</b>   |  |  |   |   |  |   |                               |
|  |  |  |   |   | <b>PERSONAL NEEDS ALLOWANCE</b>  | <b>SSI Individual \$30 only in NH = \$100 (SPS)</b><br><br><b>Transfer of Asset Divisor = \$9,703 (eff 7/1/2021)</b><br><br><b>Community Hospice Allocations:</b><br>Spouse only = FBR (\$841)<br>Spouse + Dependents or Dependents Only = <b>CNS Standard</b><br><br><b>Spousal Impoverishment: (eff 07/01/2021)</b><br>MMMNA = \$2,178<br>Excess shelter = \$654<br>Standard Utility Allowance = \$366 (eff 10/2021)<br>Maximum Income Allowance = \$3,260<br>Community Spouse Resource Allowance = \$137,400<br>Family Members Allowance with Spouse = (MMMNA-income) divided by 3<br>Dependents with no Spouse = <b>CNS Standard</b><br><b>Home Equity Interest Limit = \$636,000</b> |                               |
|  |  |  |   |   | Individual   |   | Couple                        |
| <b>Institutional Care Program (ICP)</b><br>Pays Nursing Home (NH) room, board & care<br>Pays Medicare A & B premiums, coinsurance & deductibles  | \$2,523<br><small>(MEDS-AD Institutional Income Limit \$945)</small> | \$5,046<br><small>(MEDS-AD Institutional Income Limit (\$1,278))</small> | \$2,000<br><small>(\$5,000 if MEDS-AD eligible)</small> | \$3,000<br><small>(\$6,000 if MEDS-AD eligible)</small> | \$130  |   | \$260                         |
| <b>Hospice</b><br>Pays Hospice services related to terminal illness<br>Pays Medicare A & B premiums, coinsurance & deductibles   |  |  |   |   | Community \$1,137<br>NH \$130  |   | Community \$1,456<br>NH \$260 |
| <b>Home and Community Based Services (HCBS) Waivers or PACE</b><br>Pays Medicare A & B premiums, coinsurance & deductibles   |  |  |   |   | PACE /HCBS in ALF: *R&B+ \$227 / \$454<br>PACE /HCBS @ home: \$2,523/\$4,764<br>PACE in NH: \$130 / \$260<br>iBudget: \$2,523 / \$4,764  |   |                               |
| <b>STATE FUNDED PROGRAMS (eff 01/01/2022)</b>  |  |  |   |   |  |   |                               |
| <b>OPTIONAL STATE SUPPLEMENT (OSS) REDESIGN</b><br>Maximum Payment = \$78.40 single / \$156.80 Couple<br>Assists with paying room & board at alternate living facilities   | \$919.40   | \$1,838.80   | \$2,000   | \$3,000   | \$54<br><small>Provider rate \$865.40</small>  | \$108<br><small>Provider rate \$1,730.80</small>  |                               |
| <b>PROTECTED OSS (Reference OLM 2040.0822)</b><br>Maximum Payment = \$239 single / \$478 Couple<br>Assists with paying room & board at alternate living facilities   | \$1,026  | \$2,052  |   |   | \$54<br><small>Provider rate \$1,026</small>   | \$108<br><small>Provider rate \$2,052</small>   |                               |
| <b>HOME CARE FOR DISABLED ADULTS (HCDA)</b><br>Pays small stipend to caregivers of disabled  | \$2,523  | \$5,046  |   |   |  |   |                               |