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DEPARTMENT OF AGING

Rona E. Kramer
Secretary

MEMORANDUM # 18-03

July 2, 2018

TO: Area Agency on Aging Directors
Maryland Access Point Staff

FROM: Rona Kramer, Secretary 

SUBJECT: Update on Eligibility Requirements for Select Income-Based Federal and State Programs

The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit older adults and adults with disabilities. This memorandum is to alert you about eligibility criteria changes. The attached chart outlines income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs. Dates for eligibility level changes vary by program, and are noted on the chart. Occasionally, new programs are implemented or date changes for existing programs may not align with the periodic updates. MDoA tracks such changes and will endeavor to keep you informed through this memorandum, which is released twice a year in January and July.

To find the latest memorandum and chart, start on the home page of the MDoA's website, www.aging.maryland.gov. Go to "For Professionals" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

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ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS
July 1, 2018 - December 31, 2018

| Federal/State | Annual Income Test <u>Individuals</u> | Annual Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|----------------------------|--|--------------------------------------|---|--|--|
| Federal Poverty Guidelines | \$12,140/year | \$16,460/year | | | Change effective: January 13, 2018 Source: https://aspe.hhs.gov/poverty-guidelines |

Home and Community Services

| Federal/State | Annual Income Test <u>Individuals</u> | Annual Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|------------------------------|--|---|---|--|--|
| Accessible Homes for Seniors | Maximum All other counties \$50,350/year Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$61,150 /year | Maximum All other counties \$57,550/year Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$69,850/year | No Asset Test | No Asset Test | Accessible Homes for Seniors provides zero-interest loans and grants for home modifications that support aging in place for individuals age 55 or older. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in the home of a relative, eligibility is based on the owner's income and is determined on a case-by-case basis. Seniors living with a relative or child with a disability in a home owned by the senior may qualify on a case-by-case basis. Effective: 04/01/2018 Source: http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx |

Home and Community Services

| Federal/State | Monthly (or Annual) Income Test Individuals | Monthly (or Annual) Income Test Couples | Annual Asset Test Individuals | Annual Asset Test Couple/ Household of Two | Notes |
|--|--|--|-------------------------------------|---|---|
| Attendant Care Program | <\$119,999/year | <\$119,999 /year | No Asset Test | No Asset Test | <p>The Attendant Care Program provides financial reimbursement to individuals with long-term or severe physical disabilities who require attendant services such as in-home assistance with personal care, household chores, and transportation.</p> <p>Effective: 07/01/2018</p> <p>Source: http://mdod.maryland.gov/acp/Documents/ACP%20Application.pdf</p> |
| Congregate Housing Services Program (CHSP) Subsidy | \$2,861/month \$34,332/year | \$3,741/month \$44,896/year | \$27,375 | \$35,587 | <p>The Congregate Housing Services Program is to provide support services and State subsidies to eligible residents of low and moderate income senior housing who, due to advanced age or chronic health conditions, need daily help with activities such as meals, housekeeping, and personal services.</p> <p>Effective: 09/01/2017</p> <p>Contact: Susan H. Taylor Maryland Department of Aging susanh.taylor@maryland.gov</p> <p>Source: http://www.aging.maryland.gov/Pages/CHSP.aspx</p> |

Home and Community Services

| Federal/State | Monthly (or Annual) Income Test <u>Individuals</u> | Monthly (or Annual) Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|--|---|---|--|---|---|
| Community First Choice (CFC)- (Over 65 or under 65 with Medicare & Non –Parent/ Caregiver Relative) | \$350/month \$4200/year | \$392/month \$4,704/year | \$2,500 | \$3,000 | <p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective: 01/01/2018</p> <p>Source: Maryland COMAR Sec. 10.09.84.04</p> |
| Community First Choice (CFC)- (Under age 65 without Medicare) | \$1,387/month \$16,643/year | \$1,867/month \$22,411/year | No Asset Test | No Asset Test | <p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective: 01/01/2018</p> <p>Source: Maryland COMAR Sec. 10.09.84.04</p> |

Home and Community Services

| Federal/State | Monthly (or Annual) Income Test <u>Individuals</u> | Monthly (or Annual) Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|---|---|---|--|---|--|
| Community First Choice (CFC)- (Over Age 65 and Parent/Caretaker of a child) | \$1,236/month \$14,839/year | \$1,665/month \$19,975/year | \$2,500 | \$3,000 | <p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective: 03/01/2018</p> <p>Source: Maryland Health Benefits Exchange</p> |
| Community Personal Assistance Service (CPAS) | Same as CFC | Same as CFC | Same as CFC | Same as CFC | <p>CPAS assists those who are frail or disabled with personal care and other activities such as grocery shopping and laundry. A Registered Nurse monitors care through a home visit every other month.</p> <p>Effective 01/01/2018</p> <p>Source: Community Personal Assistance Services Fact Sheet</p> |

Home and Community Services

| Federal/State | Monthly (or Annual) Income Test Individuals | Monthly (or Annual) Income Test Couples | Annual Asset Test Individuals | Annual Asset Test Couple/ Household of Two | Notes |
|---|--|--|--|---|--|
| Supplemental Food Assistance Program (SNAP) (For Elderly/Disabled as separate household) | \$1,307/month \$15,684/year | \$1,760/month \$21,120/year | \$2,250 | \$3,500 | <p>The Food Supplemental Program helps low-income households buy the food they need for good health.</p> <p>**If they are categorically eligible then there is no asset requirement.</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Effective: 10/01/2017</p> <p>Source: https://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled</p> |
| Home and Community-Based Options Waiver | \$2,205/month | To qualify, only individual income is considered | \$2,000 or \$2,500 depending on eligibility category | \$2,500 | <p>Maryland's Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.</p> <p>Effective: 01/01/2018</p> <p>Source: https://mmcp.dhmh.maryland.gov/waiverprograms/Pages/Home.aspx https://www.ssa.gov/oact/cola/SSlamts.html</p> |

Home and Community Services

| Federal/State | Monthly (or Annual) Income Test <u>Individuals</u> | Monthly (or Annual) Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|---|---|---|--|---|---|
| Section 811 Project Rental Assistance | See Attachment 1 | See Attachment 1 | | | <p>The Section 811 Project Rental Assistance Program is a program for individuals with disabilities. It will assist with rent payment while the individual lives in participating units. The tenant pays 30% of their income for rent and utilities, and the program pays the rest of the rent directly to the landlord.</p> <p>Effective: 04/14/2018</p> <p>Source: http://mdod.maryland.gov/housing/Pages/section811.aspx</p> |
| Senior Assisted Living Group Home Subsidy Program | \$2,861/month \$34,332/year | \$3,741/month \$44,896/year | \$11,000 | \$14,000 | <p>The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Maryland Department of Health for 4 -16 residents.</p> <p>Effective: 09/01/2017</p> <p>Contact: Susan H. Taylor Maryland Department of Aging susanh.taylor@maryland.gov</p> <p>Source: http://www.aging.maryland.gov/Pages/SeniorGrpHomeSubsidy.aspx</p> |
| Senior Care Program | \$2,861/month \$34,332/year | \$3,741/month \$44,896/year | \$11,000 | \$14,000 | <p>The Senior Care Program provides in-home services and other support services to persons 65 and older.</p> <p>Effective: 09/01/2017</p> <p>Contact: Dakota Burgess Maryland Department of Aging dakota.burgess@maryland.gov</p> |

Medical Assistance Programs

| Federal/State | Monthly (or Annual) Income Test Individuals | Monthly (or Annual) Income Test Couples | Annual Asset Test Individuals | Annual Asset Test Couple/ Household of Two | Notes |
|---|--|---|---|--|---|
| Employed Individuals with Disabilities (EID) Program | \$2,970/month | \$4,005/month | Less than \$10,000 in countable resources | Less than \$15,000 in countable resources | <p>The Employed Individuals with Disabilities extends Medical Assistance health benefits to working Marylanders with disabilities. This program lets individuals return to work and keep health benefits. Individuals in EID must be between ages 18-64.</p> <p>Source: https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Resource_Limit</p> |
| Medical Assistance (Medicaid) For ABD (Aged, Blind or Disabled) | \$350/month | \$392/month | \$2,500 | \$3,000 | <p>Medical Assistance (also called Medicaid) is a program that pays the medical bills of people who have low income and cannot afford medical care.</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Effective: 1/01/2018</p> <p>Source: https://mmcp.health.maryland.gov/Documents/Medicaid%20Income%20Limits/2018%20Income%20and%20Asset%20Guidelines%204-20-18.pdf</p> |
| Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards | Minimum Monthly Maintenance Needs Allowance \$2,030 | Maximum Monthly Maintenance Needs Allowance \$3,090 | Minimum Resource Standard \$24,720 | Maximum Resource Standard \$123,600 | <p>Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community.</p> <p>Effective: 01/01/2018</p> <p>Source: www.medicare.gov/medicaid/eligibility/downloads/spousal-impoverishment/ssi-and-spousal-impoverishment-standards.pdf</p> |

Medical Assistance Programs

| Federal/State | Monthly (or Annual) Income Test Individuals | Monthly (or Annual) Income Test Couples | Annual Asset Test Individuals | Annual Asset Test Couple/ Household of Two | Notes |
|--|--|--|-------------------------------------|--|---|
| Qualified Medicare Beneficiary Program (QMB) | \$1,032/month | \$1,392/month | \$7,560 | \$11,340 | QMB pays Medicare Part A and B premiums, co-payments, and deductibles. *\$20 = Amount of the Monthly SSI Income Disregard Effective: 04/01/2018 Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html |
| Specified Low-Income Medicare Beneficiary (SLMB) | \$1,234/month | \$1,666/month | \$7,560 | \$11,340 | Similar to QMB but pays only the Medicare Part B premium. *\$20 = Amount of the Monthly SSI Income Disregard Effective: 04/01/2018 Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html |
| Specified Low-Income Medicare Beneficiary (SLMB) II/QI-1 | \$1,386/month | \$1,872/month | \$7,560 | \$11,340 | Similar to QMB but pays only the Medicare Part B premium. *\$20 = Amount of the Monthly SSI Income Disregard Effective: 04/01/2018 Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html |

Prescription Assistance Programs

| Federal/State | Monthly (or Annual) Income Test Individuals | Monthly (or Annual) Income Test Couples | Annual Asset Test Individuals | Annual Asset Test Couple/ Household of Two | Notes |
|---|--|--|-------------------------------------|---|---|
| “Extra Help” with Medicare Prescription Drug plan costs. | \$1,898/month \$22,770/year | \$2,573/month \$30,870/year | \$14,100 | \$28,150 | <p>This program is also called the Low Income Subsidy program, or LIS. The program pays a part or most of the premium, and reduces the price of drug copayments. *\$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: 3/09/2018</p> <p>Source: https://secure.ssa.gov/poms.nsf/lnx/0603001020</p> |
| State of Maryland Senior Prescription Drug Assistance Program (SPDAP) | \$36,420/year | \$49,380/year | No Asset Test | No Asset Test | <p>The Senior Prescription Drug Assistance Program (SPDAP) provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan.</p> <p>* SPDAP pays up to \$40 premium assistance to Part D drug plans or Medicare Advantage plans with drug benefits</p> <p>Effective: 3/09/2018</p> <p>Source: http://marylandspdap.com/wp-content/uploads/2018/05/SPDAP-Application-2018-Approved-Medicare-ID-Statement-Redaction-5-23-18-1.pdf http://marylandspdap.com/</p> |

Utilities Assistance Program

| Federal/State | Monthly (or Annual) Income Test <u>Individuals</u> | Monthly (or Annual) Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|---|---|---|--|---|--|
| Electrical Universal Service Program (EUSP) | \$1,770/month \$21,245/year | \$2,400/month \$28,805/year | No Asset Test | No Asset Test | <p>The Electric Universal Service Program (EUSP) assists eligible low-income electric customers with their electric bills. Eligible electric customers may receive help in three ways:</p> <ol style="list-style-type: none"> 1. Help to pay current electric bills 2. Help to pay past due electric bills 3. Help with energy efficiency measures to reduce future electric bills. <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: <u>07/01/2018 - 06/30/2019</u></p> <p>Source: http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</p> |
| Maryland Energy Assistance Program (MEAP) | \$1,770/month \$21,245/year | \$2,400/ month \$28,805/year | No Asset Test | No Asset Test | <p>The Maryland Energy Assistance Program (MEAP) provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient furnaces.</p> <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: <u>07/01/2018 – 06/30/2019</u></p> <p>Source: http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</p> |

Utilities Assistance Program

| Federal/State | Monthly (or Annual) Income Test <u>Individuals</u> | Monthly (or Annual) Income Test <u>Couples</u> | Annual Asset Test <u>Individuals</u> | Annual Asset Test <u>Couple/ Household of Two</u> | Notes |
|---|---|---|--|---|--|
| Weatherization Assistance Program (WAP) | \$2,023/month \$24,280/year | \$2,743/month \$32,920/year | No Asset Test | No Asset Test | <p>The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials in their dwelling units.</p> <p>Effective: 04/24/2018</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/wap/default.aspx</p> |

Other

| Federal/State | Monthly SSI Federal Benefit Rate (FBR) <u>Individual</u> | Monthly SSI Federal Benefit Rate (FBR) <u>Couple</u> | Annual Asset Test <u>Individual</u> | Annual Asset Test <u>Couple</u> | Notes |
|------------------------------------|--|--|-------------------------------------|---------------------------------|---|
| Supplemental Security Income (SSI) | \$750 | \$1,125 | \$2,000 | \$3,000 | Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources. Effective: 1/1/2018 Source: https://www.ssa.gov/oact/cola/SSI.html https://www.ssa.gov/ssi/text-eligibility-ussi.htm |

Attachment 1

FY 2018 Income Limits Summary

Statewide Income Limits for Maryland

| FY 2018 Very Low-Income (50%) Limit (VLIL) | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Median Family Income | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| 96,500 | 33,800 | 38,600 | 43,450 | 48,250 | 52,100 | 55,950 | 59,850 | 63,700 |

| FY 2018 Extremely Low-Income Limit (ELIL) | | | | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|
| 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| 20,250 | 23,150 | 26,050 | 28,950 | 31,250 | 33,600 | 35,900 | 38,200 |

| FY 2018 Low-Income (80%) Limit (LIL) | | | | | | | |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|
| 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| 50,350 | 57,500 | 64,700 | 71,900 | 77,650 | 83,400 | 89,150 | 94,900 |

Source:
https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn?inputname=STTLT*2499999999%2BMaryland&selection_type=county&stname=Maryland&statefp=24.0&year=2018