

ELIGIBILITY GROUPS SUMMARY - ALABAMA MEDICAID AGENCY

Eligibility Group	Includes	Federal Requirement	Meets or Exceeds or Optional Program
FORMER FOSTER CARE CHILDREN	Children previously in Alabama's foster care system	No income limit or resource test (covers this group to age 26).	Must be a former foster child that aged out of the foster care system in Alabama. Foster children who aged out of foster care in any other state after 1/1/2023 are also covered.
NURSING HOME/ INSTITUTIONALIZED	Nursing home; extended hospital awaiting nursing home placement; facilities for the intellectually disabled	The 2026 nursing home income limit is \$2,982.00.	<b>Exceeds</b> minimum federal requirements. AL covers institutionalized individuals with income up to 300% of the SSI income level. This option is known as the 300% of SSI rule. Resources are within the SSI resource limit. As required by law, AL covers individuals who establish a Qualifying Income Trust.
SSI-RELATED	Widow/Widower; Disabled Adult Child; Grandfathered Cases; continuous (PICKLE); retroactive SSI; children of SSI mothers	Income guidelines set annually at federal level.  2026 SSI income limits at \$1014.00 for individual and \$1,511.00 for couple.	<b>Meets</b> minimum federal requirements. AL does not utilize the option to cover optional supplementary payment groups.
MEDICARE-RELATED	Qualified Medicare Beneficiaries; Specified Low Income Medicare Beneficiaries; Qualifying Income Individuals; and Qualified Disabled Working Individuals	FPL as of February 2026: QMB-income below 100% FPL (\$1,350.00 - individual; \$1,824.00 - couple);  SLMB-income between 100%-120% FPL (\$1350.01-\$1,616.00 individual; \$1,824.01-\$2,184.00 couple);  QI-1- between 120%-135% FPL (\$1,616.01-1,816.00 individual; \$2,184.01-\$2,455.00 - couple).	<b>Meets</b> minimum income requirements. However, AL applies less restrictive methodology. Fluctuating income may be averaged for the past six months and projected for 12 months; in-kind support and maintenance is not counted as income; interest and dividend income is not counted in determining eligibility; and all resources are disregarded.
PREGNANT WOMEN, CHILDREN AND PLAN FIRST	Pregnant women, children ages 0-18 and Plan First	Covers children ages 0-18, pregnant women, or Plan First (family planning services) at 146% Federal Poverty Level (5% FPL disregard is included).	<b>Meets</b> minimum income requirements for pregnant women and children under age 19. Infants born to Medicaid eligible pregnant women have coverage through the first year of life. AL does not impose optional assets/resource test. Postpartum coverage is 12 months (effective 10/01/2022), and includes dental coverage.
PARENTS AND OTHER CARETAKER RELATIVES	Low-income parents or caretakers who are close relatives of children under 19	Section 1931 of the Social Security Act who meet eligibility requirements.	<b>Meets</b> federal income requirements but is well below the national average. Covers only the poorest of the poor. Income is based on Modified Adjusted Gross Income (MAGI).
OPTIONAL FEDERAL CATEGORIES	State of AL Independent Living (SAIL) Waiver; Persons with Intellectual Disabilities (ID) Waiver; Elderly & Disabled (E&D) Waiver; Alabama Community Transition (ACT) Waiver; Technology Assisted (TA) Waiver for Adults; Living at Home (LAH) Waiver; Breast and Cervical Cancer Program; and Plan First Waiver.	AL utilizes option 1915 (c) of the SSA to cover individuals who meet the institutional level of care but desire to remain at home and receive care under the SAIL Waiver, Persons with Intellectual Disabilities Waiver, E&D Waiver, Technology Assisted Waiver for Adults.	The Home and Community Based Waivers are <b>optional</b> services that provide a cost savings to the agency. Otherwise, these individuals would be in more costly nursing home settings.  The federal <b>optional</b> Breast and Cervical Cancer Option was passed into AL law as a mandated service.  The Plan First <b>optional</b> waiver continues to be a cost-effective waiver by reducing costs for unplanned pregnancies.
ALL OTHER	Emergency Services for non-citizens; Department of Youth Services Children; DHR Foster Children and Adopted Children; and Refugees medical assistance recipients	Title IV-E covers adoption and foster care.	AL <b>meets</b> federal requirements for non-citizens ER services. AL does not utilize option to cover TB infected individuals. AL utilizes option to cover certain children (state foster children) up to age 21 who meet income and resource requirements for AFDC and have special medical needs. Refugee services are 100% reimbursed by the refugee resettlement program.