

## Medicaid Income Limits for 2021

To qualify for Medicaid through SSI the income limit for an aged, blind or disabled individual cannot exceed \$814 per month or \$1,211 for a couple. In addition, resource limits apply. For an individual the resources cannot exceed \$2,000 per month or \$3,000 per month for a couple. Some examples of resources are: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc), mutual funds, mineral and timber rights, real estate, etc. Individuals must apply with the Social Security Administration for the SSI (Supplemental Security Income) Program.

### **Nursing Home (Institutionalized) Medicaid:**

The Medicaid income limit for individuals eligible for the Nursing Home (institutional) program is \$2,382 per month. The resource limit is \$2,000 as of the first day of the month.

### **Home and Community Based Waivers:**

The income limits for these waivers are as follows:

- Elderly and Disabled Waiver is \$2,382 per month.
- Independent Living Waiver is \$2,382 per month.
- Persons with Intellectual Disabilities Waiver is \$2,382 per month
- Technology Assisted Waiver for Adults is \$2,382 per month.

The resource limit for these waivers is \$2,000 per month.

### **Medicare Savings Programs:**

#### **QMB or Qualified Medicare Beneficiary (effective 2/2021):**

- Income cannot exceed \$1,094 per month for an individual
- Income cannot exceed \$1,472 per month for a couple.

#### **SLMB or Specified Low Income Medicare Beneficiary (effective 2/2021):**

- Income cannot exceed \$1,308 per month for an individual.
- Income cannot exceed \$1,762 per month for a couple.

#### **QI-1 or Qualified Individual (effective 2/2021):**

- Income cannot exceed \$1,469 per month for an individual.
- Income cannot exceed \$1,980 per month for a couple.

**NOTE:** The resource limits do not apply for these Medicare savings programs. If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.

**Modified Adjusted Gross Income (MAGI) (effective 2/2021)**

**Plan First/Pregnant Women/Children (Ages 0-18):\***

Income after deductions cannot exceed \$1,568 per month for a family of 1

Income after deductions cannot exceed \$2,120 per month for a family of 2

Income after deductions cannot exceed \$2,672 per month for a family of 3

Income after deductions cannot exceed \$3,225 per month for a family of 4

**Parent and Caretaker Relatives:\***

Income after deductions cannot exceed \$194 per month for a family of 1

Income after deductions cannot exceed \$262 per month for a family of 2

Income after deductions cannot exceed \$330 per month for a family of 3

Income after deductions cannot exceed \$398 per month for a family of 4

(Please see the eligibility requirements for Pregnant Women, Plan First, Children and Parents and Other Caretaker Relatives programs (formerly SOBRA and MLIF) Pregnant Women/Children/Parents and Caretaker Relatives) handout for family sizes over 4.)

**\*NOTE: The amount above is based on the 146% Federal Poverty Level (The amount includes the 5% FPL disregard)**

**\*\* NOTE: The amount above is based on the 18% Federal Poverty Level( The amount includes the 5% FPL disregard)**