

## 2020 Income and Resource Limits for Medicaid and Other Health Programs

Public benefit programs (such as Medicaid) use the Federal Poverty Level (FPL) guidelines to determine who qualifies for coverage. The table below includes the current income and resource limits someone needs to meet to qualify for Medicaid, CHIP, and Part D Extra Help this year. The income limits are based on the 2020 FPL guidelines that were published in January.

Please see our <u>Medical Assistance Eligibility Manual</u> for further explanation of what income and whose income counts towards the limits listed below.

Category	Description	2020 Monthly Income Limit	2020 Resource Limit
Medicaid for Adults Age 19-64	Medicaid expansion coverage for adults age 19-64 whose income is below the figures listed to the right. People on Medicare are <b>not</b> eligible for this category.	\$1,468 (HH size 1) \$1,983 (HH size 2) \$2,499 (HH size 3) \$3,013 (HH size 4)	Resources not counted
Healthy Horizons (QMB Plus)	Full Medicaid coverage for individuals age 65 and older and persons with permanent disabilities	\$1,064 single \$1,437 married	\$2,000 single \$3,000 married
Qualified Medicare Beneficiary (QMB)	Helps Medicare beneficiaries with Part A and B cost-sharing as well as the Part B premium	\$1,064 single \$1,437 married	\$7,860 single \$11,800 married
Specified Low-Income Medicare Beneficiary (SLMB)	Helps Medicare beneficiaries pay the Part B premium	\$1,276 single \$1,724 married	\$7,860 single \$11,800 married
Qualified Individual (QI-1)	Helps Medicare beneficiaries pay the Part B premium	\$1,436 single \$1,940 married	\$7,860 single \$11,800 married

Medical Assistance for Workers with Disabilities (MAWD)	Full Medicaid coverage for individuals through age 64 who have a disability and who are able to do some work	\$2,659 single \$3,592 married	\$10,000 for single and married individuals
Home and Community- Based Services (HCBS) Waivers	Individuals age 60 and older and younger people who have certain disabilities and who meet level of care requirements can get support services to remain living as independently as possible and get full Medicaid coverage	\$2,349 (only applicant's income is counted)	\$8,000 (if married, the resources of both spouses are considered and spousal impoverishment rules apply)
Medicaid for Children and Pregnant Women	Full Medicaid coverage is available to children from birth through age 18 and Pregnant Women (the woman counts as 2 people or more depending on how many babies she is expecting).	Pregnant Women and children < 1: \$3,162 (HH size 2) \$3,982 (HH size 3) \$4,803 (HH size 4)	Resources not counted
		Children age 1-5: \$2,328 (HH size 2) \$2,932 (HH size 3) \$3,537 (HH size 4)	
		Children age 6-18: \$1,983 (HH size 2) \$2,499 (HH size 3) \$3,013 (HH size 4)	
Medicare Part D Extra Help	Helps Medicare beneficiaries with their Part D (prescription drug) costs. Individuals who do <b>not</b> qualify for Medicaid must meet the income and resource limits shown here	<b>Full Subsidy</b> \$1,436 single \$1,940 married	Full Subsidy \$9,360 single \$14,800 married
		<b>Partial Subsidy</b> \$1,595 single \$2,155 married	Partial Subsidy \$14,610 single \$29,160 married
Children's Health Insurance Program (CHIP)	Children who are not eligible for Medicaid and who do not have any other insurance can qualify for comprehensive coverage through CHIP.  Individuals who don't qualify for free or low-cost CHIP can buy CHIP at-cost.	Free CHIP: \$3,060 (HH size 2) \$3,855 (HH size 3) \$4,651 (HH size 4)	Resources not counted
		Low-Cost CHIP: \$4,583 (HH size 2) \$5,774 (HH size 3) \$6,965 (HH size 4)	

This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your particular situation, please call the Helpline at 1-800-274-3258.