



2020 Income and Resource Limits for Medicaid, CHIP, and Medicare Extra Help

Public benefits programs like Medicaid use the Federal Poverty Level (FPL) guidelines to determine who qualifies for coverage. The table below includes the current income and resource limits for qualifying for Medicaid, CHIP, and Part D Extra Help in 2020.

Please see our [Medical Assistance Eligibility Manual](#) for more detail about what type(s) of income and whose income counts towards the limits listed below.

MA Category	Description	2020 Monthly Income Limit	2020 Resource Limit
MAGI for Adults Age 19-64	Medicaid expansion (ACA) provides coverage for adults age 19-64, regardless of health status, whose income is below the figures listed to the right. People on Medicare are not eligible for this category.	\$1,468 (HH size 1) \$1,983 (HH size 2) \$2,499 (HH size 3) \$3,013 (HH size 4)	No resource limit
MAGI for Children Age 0-18	Full Medicaid coverage is available to children who have household income below the figures listed to the right. The income limit applicable to the child depends on the child's age.	Children under 1: \$3,162 (HH size 2) \$3,982 (HH size 3) \$4,803 (HH size 4) 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)	No resource limit

Medicaid for Children with Disabilities (PH-95)	Children with significant disabilities may qualify for Medicaid regardless of parental income. For more information about this category of coverage, refer to our guide, Getting Medical Assistance for a Child with a Disability, Behavioral or Autism Spectrum Disorder under the PH-95 Category.	\$1,064 (only the child's income counts)	No resource limit
MAGI for Pregnant Women	Full Medicaid coverage is available to pregnant women. Note: the pregnant woman counts as 2 or more people, depending on how many babies she is expecting. A woman expecting twins, for example, counts as 3 people in the household size calculation.	\$3,162 (HH size 2) \$3,982 (HH size 3) \$4,803 (HH size 4)	
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) Low-Cost CHIP: \$4,583 (HH size 2) \$5,774 (HH size 3) \$6,965 (HH size 4)	No resource limit
Healthy Horizons	Full Medicaid coverage for individuals age 65 and older <u>or</u> persons under 65 with a permanent disability.	\$1,064 single \$1,437 married	\$2,000 single \$3,000 married
Medical Assistance for Workers with Disabilities (MAWD)	Full Medicaid coverage for individuals under age 65 who are working and have a disability or chronic health condition.	\$2,659 single \$3,592 married	\$10,000 (same for single and married individuals)

Home and Community-Based Services (HCBS) Waivers	Individuals age 60 and older; or younger people who have certain disabilities and who meet appropriate level of care requirement can get support services in their home to remain living as independently as possible. These individuals also get full Medicaid coverage.	\$2,349 (only <u>applicant's</u> income is counted)	\$8,000 (if married, the resources of both spouses are considered; spousal impoverishment rules apply)
Medicare Part D Low Income Subsidy (Extra Help)	Helps Medicare beneficiaries with their Part D (prescription drug) costs. Individuals who do not qualify for Medicaid must meet the income and resource limits shown here	Full Subsidy \$1,436 single \$1,940 married Partial Subsidy \$1,595 single \$2,155 married	Full Subsidy \$9,230 single \$14,600 married Partial Subsidy \$14,390 single \$28,720 married
Medicare Savings Program: 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	\$7,730 single \$11,600 married
Medicare Savings Program: Specified Low-Income Medicare Beneficiary (SLMB)	Helps Medicare beneficiaries pay the Part B premium	\$1,276 single \$1,724 married	\$7,730 single \$11,600 married
Medicare Savings Program: Qualified Individual (QI-1)	Helps Medicare beneficiaries pay the Part B premium	\$1,436 single \$1,940 married	\$7,730 single \$11,600 married

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.