

2023 Income and Resource Limits for Medicaid and Other Health Programs

Public benefit programs (such as Medicaid or “Medical Assistance” as it is called in Pennsylvania) use the Federal Poverty Level (FPL) guidelines to determine who qualifies for coverage. The 2023 FPL guidelines were published January 19, 2023. The effective date of the limits listed below varies by program, but Pennsylvania Medicaid typically uses the new limits starting in March.

Please see the Resource Library at www.phlp.org for more details about qualifying for the programs listed below, including what income and whose income counts toward the limits.

MA Category	Description	2023 Monthly Income Limit	2023 Resource Limit
Medicaid for Adults Ages 19-64 (MAGI)	Full Medicaid coverage for adults ages 19 through 64. People on Medicare are not eligible for this category.	\$1,677 (HH size 1) \$2,268 (HH size 2) \$2,859 (HH size 3) \$3,450 (HH size 4)	Resources not counted
Healthy Horizons (QMB Plus)	Full Medicaid coverage for people ages 65 and older and people with disabilities. Includes payment of the Medicare Part A* and Part B monthly premiums.	\$1,215 single \$1,643 married	\$2,000 single \$3,000 married
Qualified Medicare Beneficiary (QMB)	Covers Medicare Part A* and B monthly premiums and cost-sharing.	\$1,215 single \$1,643 married	\$9,090 single \$13,630 married
Specified Low-Income Medicare Beneficiary (SLMB)	Pays the monthly Medicare Part B premium.	\$1,458 single \$1,972 married	\$9,090 single \$13,630 married
Qualified Individual (QI-1)	Pays the monthly Medicare Part B premium.	\$1,641 single \$2,219 married	\$9,090 single \$13,630 married

**Most people get Medicare Part A for free; however, some people may have a partial or full premium depending on their work history.*

MA Category	Description	2023 Monthly Income Limit	2023 Resource Limit
Medical Assistance for Workers with Disabilities (MAWD)	Full Medicaid coverage for individuals ages 16 through 64 with a disability who work.	\$3,038 single \$4,109 married	\$10,000 for single and married individuals
Workers with Job Success (WJS)**	For people on MAWD for 12 consecutive months and who still qualify but for income.	\$7,290 single \$9,860 married	\$10,000 for single and married individuals to get into WJS. Once enrolled, resources are not counted for WJS or if move back to MAWD.
Home and Community-Based Services (HCBS) Waivers	Older adults and people with disabilities can get support services to remain living as independently as possible. Includes full Medicaid coverage. Must meet level of care <i>and</i> financial requirements.	\$2,742 (only applicant's income is counted)	\$8,000 (higher if married using spousal impoverishment rules)
Medicaid for Children and Pregnant People (MAGI)	<p>Full Medicaid coverage is available to children from birth through age 18 and pregnant people.</p> <p>The pregnant person counts as 2 people or more depending on how many babies are expected.</p> <p><i>Note: Many children with severe disabilities can qualify for Medicaid in the PH-95 category regardless of parental income.</i></p>	<p>Pregnant People and children < 1: \$3,616 (HH size 2) \$4,558 (HH size 3) \$5,500 (HH size 4)</p> <p>Children age 1-5: \$2,663 (HH size 2) \$3,357 (HH size 3) \$4,050 (HH size 4)</p> <p>Children age 6-18: \$2,268 (HH size 2) \$2,859 (HH size 3) \$3,450 (HH size 4)</p>	Resources not counted

** WJS will be fully implemented after COVID-19 continuous eligibility protections end on 4/1/2023

Program	Description	2023 Monthly Income Limit	2023 Resource Limit
Medicare Part D Extra Help (Low Income Subsidy or LIS)	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 Extra Help \$1,641 single \$2,219 married Partial Extra Help \$1,823 single \$2,465 married	Full Extra Help \$10,590 single \$16,630 married Partial Extra Help \$16,660 single \$33,240 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 CHIP. Individuals who don’t qualify for free or low-cost CHIP can buy CHIP at-cost.	Free CHIP: \$3,501 (HH size 2) \$4,413 (HH size 3) \$5,325 (HH size 4) Low-Cost CHIP: \$5,243 (HH size 2) \$6,609 (HH size 3) \$7,975 (HH size 4)	Resources not counted
Pennie	Pennie is Pennsylvania’s insurance marketplace. Individuals who do not have other insurance through Medicare, Medicaid, or an employer can buy Pennie coverage. People can get Cost Sharing Reduction (CSR) subsidies and/or Advanced Premium Tax Credits (APTC) to help limit the costs of Pennie coverage.	CSR Limit: \$2,832 (HH size 1) \$3,815 (HH size 2) \$4,800 (HH size 3) \$5,783 (HH size 4) ATPC Limit: \$4,532 (HH size 1) \$6,104 (HH size 2) \$7,680 (HH size 3) \$9,252 (HH size 4)	