

# 2024 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 income guidelines to determine who qualifies for coverage. The 2024 guidelines were published January 17, 2024. The effective date of the limits listed below varies and may not take effect until March for some of the programs.

**Not all income and resources count toward the limits below.** Please see the Resource Library at [www.phlp.org](http://www.phlp.org) for more details about qualifying for the programs listed below, including income and resource disregards that may apply.

MA Category	Description	2024 Monthly Income Limit	2024 Resource Limit
<b>Medicaid for Adults Ages 19-64 (MAGI)</b>	Full Medicaid coverage for adults ages 19 through 64. People on Medicare are <b>not</b> eligible for this category.	\$1,732 (HH size 1) \$2,351 (HH size 2) \$2,970 (HH size 3) \$3,588 (HH size 4)	Resources not counted
<b>Healthy Horizons (QMB Plus)</b>	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.	\$1,255 single \$1,704 married	\$2,000 single \$3,000 married
<b>Qualified Medicare Beneficiary (QMB)</b>	Covers Medicare Part A* and B monthly premiums and cost-sharing.	\$1,255 single \$1,704 married	\$9,430 single \$14,130 married
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	Pays the monthly Medicare Part B premium.	\$1,506 single \$2,044 married	\$9,430 single \$14,130 married
<b>Qualified Individual (QI-1)</b>	Pays the monthly Medicare Part B premium.	\$1,695 single \$2,300 married	\$9,430 single \$14,130 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	2024 Monthly Income Limit	2024 Resource Limit
<b>Medical Assistance for Workers with Disabilities (MAWD)</b>	Full Medicaid coverage for individuals ages 16 through 64 with a disability who work.	\$3,138 single \$4,259 married	\$10,000 for single and married individuals
<b>Workers with Job Success (WJS)</b>	For people on MAWD for 12 consecutive months and who still qualify but for income.	\$7,530 single \$10,220 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.
<b>Home and Community-Based Services (HCBS) Waivers</b>	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.	\$2,829 (only applicant's income is counted)	\$8,000 (higher if married using spousal impoverishment rules)
<b>Medicaid for Children and Pregnant People (MAGI)</b>	<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><b>Pregnant People and children &lt; 1:</b> \$3,748 (HH size 2) \$4,734 (HH size 3) \$5,720 (HH size 4)</p> <p><b>Children age 1-5:</b> \$2,760 (HH size 2) \$3,486 (HH size 3) \$4,212 (HH size 4)</p> <p><b>Children age 6-18:</b> \$2,351 (HH size 2) \$2,970 (HH size 3) \$3,588 (HH size 4)</p>	Resources not counted

Program	Description	2024 Monthly Income Limit	2024 Resource Limit
<b>Medicare Part D Extra Help</b>  <b>(Low Income Subsidy or LIS)</b>	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.	\$1,883 single \$2,555 married	\$17,220 single \$34,360 married  (includes a \$1500 per person disregard given to people who expect to use resources for funeral/burial costs)
<b>Children’s Health Insurance Program (CHIP)</b>	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.	<b>Free CHIP:</b> \$3,629 (HH size 2) \$4,584 (HH size 3) \$5,538 (HH size 4)  <b>Low-Cost CHIP:</b> \$5,434 (HH size 2) \$6,864 (HH size 3) \$8,294 (HH size 4)	Resources not counted
<b>Pennie</b>	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. To get the CSR subsidies, people must meet income limits <u>and</u> be in a Silver Plan. There are no income limits for the APTC for plan year 2024.	<b>CSR Limit:</b> \$3,138 (HH size 1) \$4,259 (HH size 2) \$5,380 (HH size 3) \$6,500 (HH size 4)	Resources not counted