

2018 Eligibility Guidelines for Public Benefits Programs

Revised 3/1/18

	PROGRAM	Monthly Income Limit	Asset Limit
	MassHealth Standard: Age 65+ <ul style="list-style-type: none"> • 100% Federal Poverty Level • Comprehensive; pays Medicare premiums, deductibles, co-pays & more when using MassHealth providers • Enrollment in Part D; automatic Full Extra Help → Complete SACA 	\$1,032¹ (individual) \$1,392¹ (couple)	\$2,000 (individual) \$3,000 (couple)
	MassHealth Standard: <u>Under Age 65</u> with disability <ul style="list-style-type: none"> • 133% Federal Poverty Level • Same benefits as above → Complete ACA 	\$1,397² (individual) \$1,894² (couple)	No Asset Test
Medicare Savings Programs	MassHealth Senior Buy-In: Qualified Medicare Beneficiary (QMB) <ul style="list-style-type: none"> • 100% Federal Poverty Level • Pays Medicare A & B premiums, deductibles & co-pays • Automatic Full Extra Help → Complete SACA 	\$1,032¹ (individual) \$1,392¹ (couple)	\$7,560 (individual) \$11,340 (couple)
	MassHealth Buy-In: Pays Part B premium Specified Low Income Medicare Beneficiary (SLMB) <ul style="list-style-type: none"> • 120% Federal Poverty Level (not shown) Qualified Individual (QI-1) <ul style="list-style-type: none"> • 135% Federal Poverty Level • Automatic Full Extra Help → Complete SACA or MH Buy-in Application 	\$1,386¹ (individual) \$1,872¹ (couple)	\$7,560 (individual) \$11,340 (couple)
	MassHealth PCA: Age 65+ with disability <ul style="list-style-type: none"> • 133% Federal Poverty Level • MH Standard, PCA benefits & automatic Full Extra Help → Complete SACA & PCA Supplement 	\$1,346 (individual) \$1,825 (couple)	\$2,000 (individual) \$3,000 (couple)
	Full Extra Help (Low Income Subsidy/LIS): Prescription Assistance <ul style="list-style-type: none"> • 135% Federal Poverty Level • \$0 premium basic plan below benchmark, no deductible • Co-pays: \$3.35/\$8.35 until catastrophic, then \$0 • For income at or below 100% FPL, co-pays: \$1.25/\$3.70 → Complete Extra Help Application: Social Security Admin. 	\$1,386¹ (individual) \$1,872¹ (couple)	\$9,060 (individual) \$14,340 (couple)
	Partial Extra Help (Low Income Subsidy/LIS) <ul style="list-style-type: none"> • 150% Federal Poverty Level • Sliding scale premium; \$83 deductible • Co-pays 15% until catastrophic, then \$3.35/\$8.35 → Complete an Extra Help Application 	\$1,538¹ (individual) \$2,078¹ (couple)	\$14,100 (individual) \$28,150 (couple)
	MassHealth Standard for Caretaker Relatives <ul style="list-style-type: none"> • 133% of Federal Poverty Level • Caretaker of a child under 19 → Complete ACA 	\$1,894² (family of 2) \$2,391² (family of 3)	No Asset Test

¹ Amount includes applicable \$20 monthly disregard for unearned income

² Amount includes applicable 5% FPL disregard

Note: For those 65+, with earned income (exception working disabled Commonwealth), MassHealth disregards the first \$65/month and half of the remainder. Applicable for LIS at any age.

PROGRAM	Monthly Income Limit	Asset Limit
Full Health Safety Net (HSN) <ul style="list-style-type: none"> • 150% Federal Poverty Level • Pays for some services received at a hospital or Community Health Center (CHC) • Prescription drugs & dental available at some CHC's → Complete SACA (ACA if under 65) 	\$1,518 (individual) \$2,058 (couple)	No Asset Test
MassHealth Frail Elder Waiver Program: <u>Age 60+</u> <ul style="list-style-type: none"> • 300% of Federal SSI • Must be deemed “nursing home eligible” by ASAP • MH Standard benefits & in-home care services • Will not count spouse’s income and can transfer assets to spouse • Automatic Full Extra Help with \$0 co-pays → Complete SACA 	\$2,250 (individual)	\$2,000 (applicant) \$123,600 (spouse)
Prescription Advantage(no fee): <u>Age 65+</u> <ul style="list-style-type: none"> • 300% Federal Poverty Level • S1: Immediate assistance, S2-4: Coverage gap assistance → Complete a PA application 	\$3,035 (individual) \$4,115 (couple)	No Asset Test
Prescription Advantage (no fee): <u>Under 65</u> <ul style="list-style-type: none"> • 188% Federal Poverty Level • S1: Immediate assistance, S2: Coverage gap assistance → Complete PA application 	\$1,902 (individual) \$2,579 (couple)	No Asset Test
Partial Health Safety Net (HSN) <ul style="list-style-type: none"> • 300% Federal Poverty Level • Deductible for hospital services → Complete SACA (ACA if under 65) 	\$3,035 (individual) \$4,115 (couple)	No Asset Test
Prescription Advantage (\$200 annual fee): <u>Age 65+</u> <ul style="list-style-type: none"> • 500% of the Federal Poverty Level • Catastrophic assistance → Complete PA application 	\$5,058 (individual) \$6,858 (couple)	No Asset Test
CommonHealth: Disabled: NOT eligible for MassHealth Standard <ul style="list-style-type: none"> • If income greater than 150% FPL, will have premium. • MH Standard benefits, except will not pay Part B premium if income over 135% • Automatic Full Extra Help → Complete ACA Under 65: Must work at least 40 hrs/mo OR meet one-time spend-down deductible Age 65+: Must work at least 40 hrs/mo	No Limit	No Asset Test
LTC Medicaid: <u>Under and Over Age 65</u> <ul style="list-style-type: none"> • Must meet clinical eligibility • Transfers of income or assets may impact eligibility, 5 year look back • Automatic Full Extra Help with \$0 co-pays → Complete SACA & Long Term Care Supplement 	No Limit	\$2,000 (applicant) \$123,600 (spouse) Spouse may be able to keep some of applicant’s income (maximum of \$3,090/mo) or can appeal spousal asset limit to pay minimal household expenses

¹ Amount includes applicable \$20 monthly disregard for unearned income

² Amount includes applicable 5% FPL disregard

Note: For those 65+, with earned income (exception working disabled CommonHealth), MassHealth disregards the first \$65/month and half of the remainder. Applicable for LIS at any age.