

2018 Eligibility Guidelines for Public Benefits Programs

Revised 12/29/17

	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 	\$1,025¹ (individual) \$1,374¹ (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 	\$1,388² (individual) \$1,868² (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 	\$1,025¹ (individual) \$1,374¹ (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 	\$1,377¹ (individual) \$1,847¹ (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 	\$1,337 (individual) \$1,800 (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. 	\$1,377¹ (individual) \$1,847¹ (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 	\$1,528¹ (individual) \$2,050¹ (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 	\$1,868² (family of 2) \$2,350² (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) 	\$1,508 (individual) \$2,030 (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) \$120,900 (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 	\$3,015 (individual) \$4,060 (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 	\$1,889 (individual) \$2,544 (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) 	\$3,015 (individual) \$4,060 (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 	\$5,025 (individual) \$6,767 (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) \$120,900 (spouse) Spouse may be able to keep some of applicant’s income (maximum of \$3,022.50/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.