

Quick Reference

Medicaid Eligibility

Elderly, Blind and Disabled Categories (AABD)

Program	Income Limit		Income Disregards	Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
	Individual	Couple					
\$55 CDD does not determine eligibility for this category. Individuals who qualify for \$55 automatically receive Medicaid.	\$558	\$1,148	\$25 General exclusion applied to unearned income first \$55.80 + 1/2 of remainder of monthly earned income	Individual: \$2000 Couple: \$3000	• A home • 1 car excluded if under \$4500, if over \$4500, excluded if used for getting to doctor or work or is disability equipped. 2nd car excluded if used for self-employment in a trade or business. • Some non-home income producing properties • Life insurance without a cash surrender value • Burial spaces • Irrevocable burial arrangements	• Cash on hand and in bank (less income received that month) • Stocks and bonds • Real property other than the home • Personal property • Life insurance with a cash surrender value if face value is over \$1500 • Revocable burial funds (less \$1500 exclusion per spouse if \$1500 exclusion is not used through application of other burial arrangements)	• Elderly, blind or disabled. Elderly is defined as age 65 or older • \$55 recipient
Spend Down	\$108.33 if income exceeds limit, deduct medical bills	\$216.66 if income exceeds limit, deduct medical bills	Same as \$55	Same as \$55	Same as \$55	Same as \$55	• Must re-apply for spend down every three months. The spend down will be set up for a fixed period of time, not to exceed 3 months.
Medicare Savings Beneficiaries Affiliates (Provides Full Medicaid) QMB (Pays Part B premiums, deductibles & copays) SMB (Pays Part B premium) QL-1 (Pays Part B premium)	\$744.66 \$838.63 \$1,117.00 \$1,258.63	\$1,088.66 \$1,268.63 \$1,313.00 \$1,752.13	Same as \$55	Individual: \$6,000 Couple: \$10,410	Same as \$55	Same as \$55	• Medicare beneficiary • Age 65 or older, blind or disabled • Application is only for individuals age 65 or older
Long Term Care, Assisted Living, ElderChoices, Alternatives, OOB Waiver	\$2,094.00 (All applicants are treated as individuals for income purposes)		Income of spouse and children not counted	Individual: \$2000 Couple: \$3000	Same as \$55, except when one spouse is institutionalized, the other can keep between \$2,726 and \$113,640 based on a formula.	Same as \$55	• Medical necessity

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J Rink



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The Enigmatic Realm of **Quick Reference Arkansas Medicaid Guide 2013**: Unleashing the Language is Inner Magic

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Table of Contents Quick Reference Arkansas Medicaid Guide 2013

1. Understanding the eBook Quick Reference Arkansas Medicaid Guide 2013
 - The Rise of Digital Reading Quick Reference Arkansas Medicaid Guide 2013
 - Advantages of eBooks Over Traditional Books
2. Identifying Quick Reference Arkansas Medicaid Guide 2013
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Quick Reference Arkansas Medicaid Guide 2013
 - User-Friendly Interface
4. Exploring eBook Recommendations from Quick Reference Arkansas Medicaid Guide 2013
 - Personalized Recommendations
 - Quick Reference Arkansas Medicaid Guide 2013 User Reviews and Ratings
 - Quick Reference Arkansas Medicaid Guide 2013 and Bestseller Lists

5. Accessing Quick Reference Arkansas Medicaid Guide 2013 Free and Paid eBooks
 - Quick Reference Arkansas Medicaid Guide 2013 Public Domain eBooks
 - Quick Reference Arkansas Medicaid Guide 2013 eBook Subscription Services
 - Quick Reference Arkansas Medicaid Guide 2013 Budget-Friendly Options
6. Navigating Quick Reference Arkansas Medicaid Guide 2013 eBook Formats
 - ePub, PDF, MOBI, and More
 - Quick Reference Arkansas Medicaid Guide 2013 Compatibility with Devices
 - Quick Reference Arkansas Medicaid Guide 2013 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Quick Reference Arkansas Medicaid Guide 2013
 - Highlighting and Note-Taking Quick Reference Arkansas Medicaid Guide 2013
 - Interactive Elements Quick Reference Arkansas Medicaid Guide 2013
8. Staying Engaged with Quick Reference Arkansas Medicaid Guide 2013
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Quick Reference Arkansas Medicaid Guide 2013
9. Balancing eBooks and Physical Books Quick Reference Arkansas Medicaid Guide 2013
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Quick Reference Arkansas Medicaid Guide 2013
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Quick Reference Arkansas Medicaid Guide 2013
 - Setting Reading Goals Quick Reference Arkansas Medicaid Guide 2013
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Quick Reference Arkansas Medicaid Guide 2013
 - Fact-Checking eBook Content of Quick Reference Arkansas Medicaid Guide 2013
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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