

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					
\$5k CDD does not determine eligibility for this category. Individuals who qualify for \$5k automatically receive Medicaid.	\$500	\$1,000	\$20 General exclusion applied to unearned income first \$60.00 + 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 • \$5k recipient
Spend Down	\$100.00 if income exceeds limit, deduct medical bills	\$200.00 if income exceeds limit, deduct medical bills	Same as \$5k	Same as \$5k	Same as \$5k	Same as \$5k	• 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)	\$744.60 \$636.60 \$1,117.60 \$1,258.60	\$1,088.60 \$1,268.60 \$1,193.60 \$1,702.10	Same as \$5k	Individual: \$6,000 Couple: \$10,410	Same as \$5k	Same as \$5k	• 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 \$5k, except when one spouse is institutionalized, the other can keep between \$2,726 and \$113,640 based on a formula.	Same as \$5k	• Medical necessity

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Jin-Ying Zhang



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