

2018 NYS INCOME AND RESOURCE STANDARDS AND FEDERAL POVERTY LEVELS (FPL)



Reference Documents: GIS 17 MA/19, MBL-Transmittal 2017-1, WLM 2017-00059-03, and WLM 2018-00056-00.

MAPDR-01 03/20/2018
(Obsoletes MAPDR-71)

Note:* Sections have shifted from prior year releases. All listed levels have been updated to reflect 2018 levels.

Financial Levels for Medicaid and Related Program Eligibility

| 1. Non-MAGI Medicaid Levels (SSI and SSI-Related Consumers With or Without A Surplus) | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-------------------------------|
| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Each Additional Person |
| Monthly Income | \$842 | \$1,233 | \$1,418 | \$1,603 | \$1,788 | \$1,973 | \$2,158 | \$2,343 | \$2,528 | \$2,713 | \$185 |

| 2. Non-MAGI Resource Levels | | | | | | | | | | | |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-------------------------------|
| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Each Additional Person |
| Resource Level | \$15,150 | \$22,200 | \$25,014 | \$28,275 | \$31,539 | \$34,800 | \$38,064 | \$41,325 | \$44,588 | \$47,850 | \$3,263 |

| 3. Spousal Support and Resource Levels | | |
|---|--|--|
| Income (MMMNA) - \$3,090.00 (Inst Spouse) - \$50 | Resources – (Minimum) - \$74,820 (Maximum) - \$123,600 (Inst Spouse) - \$15,150 | Family Member Allowance Formula: Use - \$2,058 \$686 is the maximum family member allowance |

| 4. MBI-WPD (Persons 16-64) | | |
|-----------------------------------|----------|----------|
| Family Size | 1 | 2 |
| Monthly Income 250% FPL | \$2,530 | \$3,430 |
| Resources | \$20,000 | \$30,000 |

| 5. Family Planning Benefit Program Income Levels (No Resource Test) | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|-------------------------------|
| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | Each Additional Person |
| FPBP 223% FPL (Child Bearing Age) | \$2,257 | \$3,059 | \$3,862 | \$4,665 | \$5,468 | \$6,271 | \$803 |

Note: FPBP eligibility is to be determined using only the applicant’s income. The applicant’s income is then compared to 223% of the federal poverty level for the appropriate family size. Family size continues to be determined using legal responsibility.

| 6. Medicare Savings Program (Buy-In) | | | | 7. Other Important Figures | | |
|--------------------------------------|-------------|----------|-------------|---|---------|---------|
| | Income | | | | | |
| | Family of 1 | | Family of 2 | | | |
| QMB 100% FPL | Annual | \$12,140 | \$16,460 | <p>Medicare Part A Premium: \$232.00 (30-39 Quarters) \$422.00 (Less than 30 Quarters)</p> <p>Medicare Part B Premium: (Rates based upon 2016 income tax filings)</p> <ul style="list-style-type: none"> The Cost of Living adjustment (COLA) for Social Security will be 2 percent for 2018. Medicare consumers whose Part B premium increased by the same amount as their Social Security benefit will not see the full 2% increase in their monthly benefit. The 2% COLA increase is expected to be enough to cover the difference between a consumer's previous premium and the Standard Part B Medicare Premium, which is expected to stay at around \$134.00 per month. The Part B Medicare Premium will be \$134.00 or higher depending on your income for most Medicare Part B recipients in receipt of benefits. This includes individuals with an annual income of \$85,000 or less and couples with joint annual incomes of \$170,000 or less. However, some people who get Social Security benefits pay more than this amount (130.00 on average). <p>Under federal law commonly known as the "hold harmless" provision, Medicare Part B premiums cannot raise more than the COLA in any year for most consumers. However, this provision does not apply to the consumers listed below. Their Part B premium increased is currently \$134.00.</p> <ul style="list-style-type: none"> Individuals whose income is above \$85,000 or a married individual when the couple's combined income is over \$170,000 will pay the higher premium. New Medicare Part B beneficiaries will pay the higher premium. Since they did not pay the premium the previous year. Individuals who do not have the Part B premium deducted from their Social Security benefit. This includes individuals who are in the Medicare Buy-In program. These individuals will not be directly affected, as the increase premium will be paid by the State. <p>Standard Allocation: From non-SSI-related parent to non-SSI-related child \$384</p> <p>PASS-THROUGH FACTORS: .969 and .156</p> | | |
| | Monthly | \$1,012 | \$1,372 | | | |
| SLIMB 120% FPL | Annual | \$14,568 | \$19,752 | Family Size | | |
| | Monthly | \$1,214 | \$1,646 | COBRA (100% FPL) | 1 | 2 |
| QI-1 135% FPL | Annual | \$16,392 | \$22,224 | AIDS Health Ins. Program (AHIP) (185% FPL) | \$1,872 | \$2,538 |
| | Monthly | \$1,366 | \$1,852 | QWDI (200% FPL) | \$2,024 | \$2,744 |
| NO RESOURCE TEST FOR ANY MSP PROGRAM | | | | COBRA, QWDI (Resource Level) | \$4,000 | \$6,000 |
| | | | | Pickle/DAC/SSI (Resource Level) | \$2,000 | \$3,000 |

| 8. Monthly Regional Nursing Home Rates (Use the rate for the region in which the facility is located) | |
|--|--|
| NEW YORK CITY (All boroughs) - \$12,319 | LONG ISLAND - \$13,053 Nassau, Suffolk |
| NORTHEASTERN - \$10,719 Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington | NORTHERN METROPOLITAN - \$12,428 Duchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester |
| WESTERN - \$10,239 Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming | ROCHESTER - \$11,692 Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates |
| CENTRAL - \$9,722 Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga, Tompkins | |

9. Fair Market Regional Rates (Averages) / Special Standards for Housing Expenses

| | |
|---|---|
| NEW YORK CITY (All boroughs) (Shelter = 59) - \$1305 | LONG ISLAND (Shelter = 60) - \$1274 |
| NORTHEASTERN (Shelter = 54) - \$467 | NORTHERN METROPOLITAN (Shelter = 58) - \$935 |
| WESTERN (Shelter = 57) - \$365 | ROCHESTER (Shelter = 56) - \$424 |
| CENTRAL (Shelter = 55) - \$417 | |
| CONGREGATE CARE LEVEL III - (42+ Regional Rate for County) - \$1,809 - \$2,749 | |

In determining the community resource allowance on and after January 1, 2016, the community spouse is permitted to retain resources in an amount equal to the greater of the following: \$74,820 or the amount of the spousal share up to \$123,600. The spousal share is the amount equal to one-half of the total value of the countable resources of the couple as of the beginning of the most recent continuous period of institutionalization of the institutionalized spouse. The look-back period is anchored in the month the A/R is both institutionalized and applying for MA.

10. MAGI Levels for Medicaid and Related Program Eligibility

| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Each Add'l Person |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|--------------------------|
| Pregnant Women and Infants Under Age 1 (223% FPL) | \$2,257 | \$3,059 | \$3,862 | \$4,665 | \$5,468 | \$6,271 | \$7,073 | \$7,876 | \$8,679 | \$9,482 | \$803 |
| Infants Under Age 1 223% FPL | \$2,257 | \$3,059 | \$3,862 | \$4,665 | \$5,468 | \$6,271 | \$7,073 | \$7,876 | \$8,679 | \$9,482 | \$803 |
| Children Age 1-5 154% FPL | \$1,558 | \$2,113 | \$2,667 | \$3,222 | \$3,776 | \$4,330 | \$4,885 | \$5,439 | \$5,994 | \$6,548 | \$555 |
| Children Age 6 -19 110% FPL | \$1,113 | \$1,509 | \$1,905 | \$2,301 | \$2,697 | \$3,093 | \$3,489 | \$3,885 | \$4,281 | \$4,677 | \$396 |
| Children Age 6-19 (Expanded - 154% FPL) | \$1,558 | \$2,113 | \$2,667 | \$3,222 | \$3,776 | \$4,330 | \$4,885 | \$5,439 | \$5,994 | \$6,548 | \$555 |
| Parents and Caretaker Relatives 138% FPL | \$1,397 | \$1,893 | \$2,390 | \$2,887 | \$3,384 | \$3,881 | \$4,377 | \$4,874 | \$5,371 | \$5,868 | \$497 |
| 19 and 20 Year Olds Living With Parents 138% FPL | \$1,397 | \$1,893 | \$2,390 | \$2,887 | \$3,384 | \$3,881 | \$4,377 | \$4,874 | \$5,371 | \$5,868 | \$497 |
| 19 and 20 Year Olds Living With Parents (Expanded - 155% FPL) | \$1,569 | \$2,127 | \$2,685 | \$3,243 | \$3,801 | \$4,359 | \$4,917 | \$5,475 | \$6,033 | \$6,591 | \$558 |
| S/CCs and 19 and 20 Year Olds Living Alone (100% FPL) | \$1,012 | \$1,372 | \$1,732 | \$2,092 | \$2,452 | \$2,812 | \$3,172 | \$3,532 | \$3,892 | \$4,252 | \$360 |
| S/CCs and 19 and 20 Year Olds Living Alone (Expanded 138% FPL) | \$1,397 | \$1,893 | \$2,390 | \$2,887 | \$3,384 | \$3,881 | \$4,377 | \$4,874 | \$5,371 | \$5,868 | \$497 |

11. Children's Medicaid Income Eligibility Levels

| Family Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Person |
|--|---------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| Children Under 1 year; Pregnant Women* | \$2,257 | \$3,059 | \$3,862 | \$4,665 | \$5,468 | \$6,271 | \$7,073 | \$7,876 | \$803 |
| Children 1-18 Years | \$1,558 | \$2,113 | \$2,667 | \$3,222 | \$3,776 | \$4,330 | \$4,885 | \$5,439 | \$555 |

Note: *Pregnant women household size calculation includes all expected children.

12. Child Health Plus Premium Levels – Monthly Income by Family Size (Children Under 19 Not Medicaid Eligible)

| Premium Categories | 1 | 2 | 3 | 4 | 5 | 6 | Each Add'l Person |
|---|--------------|--------------|--------------|--------------|--------------|---------------|-------------------|
| Free Insurance (under 222% FPL) | \$1,618 | \$2,194 | \$2,770 | \$3,346 | \$3,922 | \$4,498 | \$576 |
| \$9 per child per month (Max. \$27 per family) (222% - 249% FPL) | \$2,246 | \$3,046 | \$3,845 | \$4,644 | \$5,443 | \$6,242 | \$800 |
| \$15 per child per month (Max \$45/Family) (250% - 299% FPL) | \$2,530 | \$3,430 | \$4,330 | \$5,230 | \$6,130 | \$7,030 | \$900 |
| \$30 per child per month (Max. \$90 per family) (300% - 349% FPL) | \$3,035 | \$4,115 | \$5,195 | \$6,275 | \$7,355 | \$8,435 | \$1,080 |
| \$45 per child per month (Max. \$135 per family) (350% - 399% FPL) | \$3,541 | \$4,801 | \$6,061 | \$7,321 | \$8,581 | \$9,841 | \$1,260 |
| \$60 per child per month (Max. \$180 per family) (400% FPL) | \$4,047 | \$5,487 | \$6,927 | \$8,367 | \$9,807 | \$11,247 | \$1,440 |
| Full Premium per child/month if over 400% FPL (Premium amount varies from plan to plan) | Over \$4,047 | Over \$5,487 | Over \$6,927 | Over \$8,367 | Over \$9,807 | Over \$11,247 | Over 1,440 |

13. Disabled Adult Children (DAC) Levels

| Living Arrangements | Shelter Types | Amount |
|---------------------|----------------------------------|------------|
| 1 | 15 | \$1,016.48 |
| 1 | 28 | \$978.48 |
| 1 | 16 | \$1,185.00 |
| 1 | 29 | \$1,155.00 |
| 1 | 42 | \$1,444.00 |
| 1 or 5 | Other than: 15, 16, 28, 29 or 42 | \$837.00 |
| 2 | 15 | \$2,032.96 |
| 2 | 8 | \$1,956.96 |
| 2 | 16 | \$2,370.00 |
| 2 | 29 | \$2,310.00 |
| 2 | 42 | \$2,888.00 |
| 2 or 6 | Other than: 15, 16, 28, 29 or 42 | \$1,229.00 |
| 3 | All | \$978.48 |
| 4 | All | \$1,016.48 |

| 14. Congregate Care Level I, II and III Levels | | |
|---|------------|-----------------------|
| Shelter Codes | PNA | Shelter Amount |
| 15 - (NYC, Nassau, Suffolk, Westchester, Rockland Counties) Level I | \$144.00 | \$872.48 |
| 16 - (NYC, Nassau, Suffolk, Westchester, Rockland Counties) Level II | \$166.00 | \$1,019.00 |
| 28 - (Rest of State) Level I | \$144.00 | \$834.48 |
| 29 - (Rest of State) Level II | \$166.00 | \$989.00 |
| 42 - (NYC, Nassau, Suffolk, Westchester, Rockland Counties) Level III | \$198.00 | \$1,246.00 |
| 42 - (Rest of State) Level III | \$198.00 | \$1,246.00 |

| 15. SSI Levels | | | | |
|--|---|------------|-------------|------------|
| SSI Consumer | Amount | | | |
| Allocation Amount (The difference between the regular Medicaid levels for a household of two [\$1,209.00] and a household of one [\$825.00]) | \$391.00 | | | |
| Personal Needs Allowance (Certain waiver participants subject to spousal impoverishment budgeting) | \$391.00 | | | |
| Maximum Social Security Benefit at Full Retirement Age | \$2,788 | | | |
| State Supplement | Individual | \$87.00 | Couple | \$104.00 |
| Federal Benefit Rate | Individual | \$750.00 | Couple | \$1,125.00 |
| SSI Resource Levels | Individual | \$2,000.00 | Couple | \$3,000.00 |
| Family Care Level (LA 3 & 4) | NYC and Nassau, Suffolk, Westchester and Rockland | 1016.48 | Upstate | 978.48 |
| SSI Related Student Earned Income Disregard | Monthly | \$1,820.00 | Annual Max. | \$7,350.00 |

| 16. Substantial Gainful Activity (SGA) Levels | | |
|--|---------------|---------------------------|
| Category | Amount | Payment Occurrence |
| Non-Blind | \$1,180.00 | Monthly |
| Blind | \$1,970.00 | Monthly |
| Month Trial Work Period | \$850.00 | Monthly |

| 17. Home Equity Maximum | |
|---|-----------|
| Medicaid Coverage Limit (RVI 1 and 2 cases) | \$858,000 |