

Spring 2023

  
**Medicaid for Virginians who are Aged, Blind, or Disabled (ABD)**

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## Thank You to Our Sponsors

☛ Today's training is sponsored by:

**Virginia Department of Medical Assistance Services (DMAS)**

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## Housekeeping

☛ Virginia's Department of Medical Assistance Services (DMAS) has made changes to policy and procedures, in light of the COVID-19 pandemic. These are noted with the SARS-COV-2 image in the top right corner, and text in red. **Many will change in Spring 2023.**

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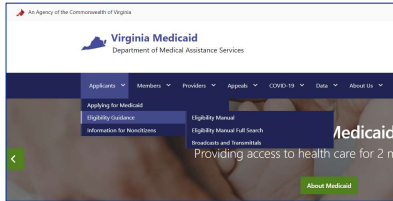
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## A Note Before We Begin

- ☛ These covered groups are **very** complex. We will touch on the basics today, and equip you with references that explain more fully.
- ☛ **FULL Medicaid Eligibility Manual is online!**
  - [www.dmas.virginia.gov/](http://www.dmas.virginia.gov/)
  - Applicants → Eligibility Guidance → Eligibility Manual



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## Medicaid for Virginians who are Aged, Blind, and Disabled (ABD)

### FULL Benefit Covered Groups

- ABD with income  $\leq 80\%$  FPL
- Individual receiving Supplemental Security Income (SSI) or an Auxiliary Grant (AG)
- Individual with income up to 300% of SSI in Nursing Home, Community-Based Care, or Hospice
- "Protected Groups"
- MEDICAIDWORKS

### Medicare Savings Programs (MSP)

- Qualified Medicare Beneficiary (QMB)
- Special Low-Income Medicare Beneficiary (SLMB)
- Qualified Individual (QI)
- Qualified Disabled and Working Individual (QDWI)

Spenddown

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## 2023 Federal Poverty Level

Number of People in Household (HH)	100% Monthly	100% Yearly
1	\$1,215	\$14,580
2	\$1,643	\$19,720
3	\$2,072	\$24,860
4	\$2,500	\$30,000
5	\$2,928	\$35,140
6	\$3,357	\$40,280
7	\$3,785	\$45,420
8	\$4,213	\$50,560
Add for Each Additional Person in Household	\$428	\$5,140

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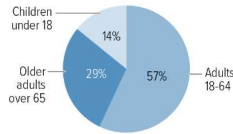
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## 2023 Supplemental Security Income (SSI)

SSI provides for food, clothing, and shelter needs, for those who are 65+, or blind, or disabled.

Living Arrangement	Monthly Federal Benefit Rate
Individual	\$914
Couple	\$1,371

Supplemental Security Income Recipients by Age



Source: Social Security Administration: SSI Monthly Statistical Snapshot (December 2020), Table 3  
CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

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## Groups who Already Meet Income Limits

Program	Who's Covered	Income Limit	Countable Resource Limit
SSI Group*	Individual who Receives Supplemental Security Income (SSI)	Automatically qualified	\$2,000 (\$3,000 for Couple)
Auxiliary Grant	Individual who receives an Auxiliary Grant (in Assisted Living Facility or Adult Foster Care)	Automatically qualified	

\*Due to a difference in state and federal rules, there may be a small number of SSI enrollees who do not automatically qualify, due to resources.

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## Groups whose Income and Resources Must Fall within Limits

Program	Who's Covered	Countable Income Limit	Countable Resource Limit
"Protected Cases"	Those who have previously met certain guidelines, even if they no longer meet them.	\$914 (\$1,371 for Couple)	\$2,000 (\$3,000 for Couple)
ABD ≤ 80% FPL	Individuals with incomes less than 80% of the Federal Poverty Level	\$972 (\$1,315 for Couple)	
MEDICAID WORKS	Employed individuals with a disability or blindness, enabling them to work and earn higher incomes but still retain Medicaid.	\$1,677 (\$2,268 for Couple)	
300% of SSI	Individual who is: institutionalized, in hospice, or receiving community-based care.	\$2,742	

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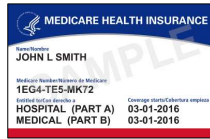
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## Medicare & Medicare Savings Programs

- Medicare is Federal health insurance program** covering Americans who:
  - Are 65+ years old and eligible for either Social Security Retirement or Railroad Retirement benefits
  - Have been entitled to Social Security Disability benefits for 24 months
  - Have End-Stage Renal Disease or Amyotrophic Lateral Sclerosis (ALS, commonly known as Lou Gehrig's disease)
- Medicare Savings Programs are partial-coverage programs**, where a state's Medicaid program can pay for certain costs of an individual's Medicare enrollment, which can include:
  - Premiums, Deductibles, Copayments, Coinsurance



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## Medicare Coverage

Medicare Part	What's Covered	Notes
Part A	Hospital Services	Most people with 10+ years of work history in the U.S. qualify for <b>premium-free</b> Part A.
Part B	Other Medical Services	Part B has a <b>monthly premium</b> .
Part C	Medicare Advantage	Parts A, B, and sometimes D, provided by <b>private managed care insurer</b> .
Part D	Prescription Drugs	Provided by <b>private insurer</b> . <b>Low-Income Subsidy</b> available to help with cost.

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## Medicare Savings Programs

**Must meet income and resource limits AND be enrolled in Medicare Part A\***

Program	What's Covered	Income Limit	Resource Limit
Qualified Medicare Beneficiary (QMB)	Medicare Part A and B premiums, copays, coinsurance, deductibles	\$1,215 (\$1,644 if HH of 2)	\$9,090 (\$13,630 if HH of 2)
Special Low-Income Medicare Beneficiary (SLMB)	Medicare Part B premiums	\$1,458 (\$1,972 if HH of 2)	
Qualified Individual (QI)	Medicare Part B premiums	\$1,641 (\$2,219 if HH of 2)	
Qualified Disabled and Working Individual (QDWI)	Medicare Part A premiums	\$2,430 (\$3,287 if HH of 2)	\$4,000 (\$6,000 if HH of 2)

\*Certain applicants may be "conditionally enrolled" for a short time.

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