

# ABD≤80% and Medicare Savings Programs (MSPs)

## 2023 Income and Resource Guidelines

\* Please note: these eligibility guidelines are effective January 18, 2023

Program	What is Covered	Income by FPL	Single			Couple			Notes
			Annual Income	Monthly Income	Resources	Annual Income	Monthly Income	Resources	
Aged, Blind, or Disabled with Income ≤80% FPL *	FULL Medicaid Benefits	80%	\$11,664	\$972	\$2,000	\$15,776	\$1,315	\$3,000	
Qualified Medicare Beneficiary (QMB)*	Medicare premiums, deductibles, copays, and coinsurance	100%	\$14,580	\$1,215		\$19,720	\$1,644		Must be enrolled in Medicare Part A. (May conditionally enroll in Part A, pending approval for QMB.)
Special Low-Income Medicare Beneficiary (SLMB)*	Medicare Part B premium	120%	\$17,496	\$1,458	\$9,090	\$23,664	\$1,972	\$13,630	
Qualifying Individuals (QI)*	Medicare Part B premium	135%	\$19,683	\$1,641		\$26,622	\$2,219		Prior to 2022, was available on "first-come, first-served" basis. Now available for all who qualify!
Qualified Disabled and Working Individual (QDWI)*	Medicare Part A premium	200%	\$29,160	\$2,430	\$4,000	\$39,440	\$3,287	\$6,000	Lose Medicare Part A eligibility after trial work period (48 months). Will receive termination notice from Social Security.

Other Income: Protected Cases: \$914/month single, \$1,371/month Couple; 300% of SSI - \$2,742/month; MEDICAID WORKS \$1,677/month

**\*\*DON'T FORGET: ALL Medicare-Medicaid dual-eligible individuals automatically qualify for the Medicare Part D Low-Income Subsidy (LIS, sometimes called "Extra Help").\*\***

## Important Income and Resource Exclusions: ABD ≤80% FPL and Medicare Savings Programs (MSP)

Exclusion	Applicable Covered Group(s)	Rule
Earned Income Exclusion	ABD ≤80% FPL, all MSPs	Subtract \$65 from earned income ( <i>in addition to the \$20 disregard</i> ), and divide the remainder in half.
General Excluded Income	ABD ≤80% FPL, all MSPs	<ul style="list-style-type: none"> <li>• Supplemental Security Income (SSI)</li> <li>• Auxiliary Grant (AG) payments</li> <li>• Temporary Assistance for Needy Families (TANF)</li> <li>• Foster Care Maintenance payments</li> <li>• Virginia Fuel Assistance Program payments</li> <li>• Income Tax Refunds</li> <li>• Earned Income Tax Credit (EITC)</li> </ul>
Blind or Impairment-Related Work Expenses, or income used to fulfill a Plan to Achieve Self-Support (PASS)  (Income Deductions)	ABD ≤80% FPL, all MSPs	<p>Blind Work Expenses (BWE) include transportation, meals, and a service animal's expenses, among others.</p> <p>Impairment-Related Work Expenses (IRWE) include home modifications, attendant care, and prosthetics, among others.</p> <p>Income used to fulfill work goals such as education, vocational training, or to purchase work-related equipment, or to start a business can be deducted if part of a PASS.</p>
Home Exclusion (Resource)	ABD ≤80% FPL, all MSPs	<p>Home is excluded so long as it is occupied by a spouse or dependent relative, and/or a reasonable effort is being made to sell it. Home may become countable if none of the above, <b>and</b> applicant has been institutionalized for 6+ months.</p> <p>ABD ≤80% FPL excludes the home so long as the applicant intends to return.</p>
Contiguous Property Exclusion (Resource)	ABD ≤80% FPL, all MSPs	Contiguous property adjacent to the home is excluded from countable resources.
Primary Vehicle Exclusion (Resource)	ABD ≤80% FPL, MSPs except QDWI	QDWI excludes the primary vehicle if it is primarily used for either work-related or medical-related transportation.

*Note: While some resources and income are excluded from being counted for these covered groups, they **should still be included** on an application for Medicaid, if requested.*