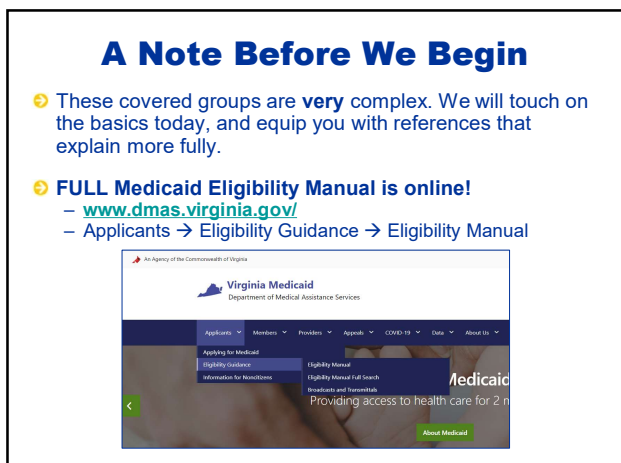




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Medicaid for Virginians who are Aged, Blind, and Disabled (ABD)

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

Section 1

4

2025 Federal Poverty Level

| Number of People in Household | 100% Monthly | 100% Yearly |
|---|--------------|-------------|
| 1 | \$1,305 | \$15,650 |
| 2 | \$1,763 | \$21,150 |
| 3 | \$2,221 | \$26,650 |
| 4 | \$2,680 | \$32,150 |
| 5 | \$3,138 | \$37,650 |
| 6 | \$3,596 | \$43,150 |
| 7 | \$4,055 | \$48,650 |
| 8 | \$4,513 | \$54,150 |
| Add for Each Additional Person in Household | \$459 | \$5,500 |

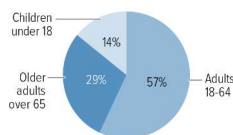
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2025 Supplemental Security Income (SSI)

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

| Living Arrangement | Monthly Federal Benefit Rate |
|--------------------|------------------------------|
| Individual | \$967 |
| Couple | \$1,450 |

Supplemental Security Income Recipients by Age



Source: Social Security Administration: SSI Monthly Statistical Snapshot (December 2020), Table 3

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Section 1

6

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.

Section 1

7

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. | \$967 (\$1,450 for Couple) | \$2,000 (\$3,000 for Couple) |
| ABD ≤ 80% FPL | Individuals with incomes less than 80% of the Federal Poverty Level | \$1,044 (\$1,410 for Couple) | |
| MEDICAID WORKS | Employed individuals with a disability or blindness, enabling them to work and earn higher incomes but still retain Medicaid. | \$1,800 (\$2,433 for Couple) | |
| 300% of SSI | Individual who is: institutionalized, in hospice, or receiving community-based care. | \$2,901 | |

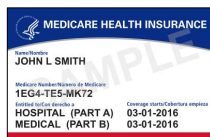
Section 1

8

Medicare & Medicare Savings Programs

☛ Medicare is a **FEDERAL health insurance program** covering those 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

Section 1

9

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 premium-free Part A. |
| Part B | Other Medical Services | Part B has a monthly premium . |
| Part C | Medicare Advantage | Parts A, B, and sometimes D, provided by private managed care insurer . |
| Part D | Prescription Drugs | Provided by private insurer . Low-Income Subsidy available to help with cost. |

Section 1

10

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 | \$1,305 (\$1,763 if HH of 2) | \$9,660 (\$14,470 if HH of 2) |
| Special Low-Income Medicare Beneficiary (SLMB) | Medicare Part B premiums | \$1,565 (\$2,115 if HH of 2) | |
| Qualified Individual (QI) | Medicare Part B premiums | \$1,761 (\$2,380 if HH of 2) | |
| Qualified Disabled and Working Individual (QDWI) | Medicare Part A premiums | \$2,609 (\$3,525 if HH of 2) | \$4,000 (\$6,000 if HH of 2) |

Section 1

11
