

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

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/
 - Applicants → Eligibility Guidance → Eligibility Manual

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

FULL Benefit Covered Groups

- ABD with income ≤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 (**QDW**)

Spendedown

Section 1

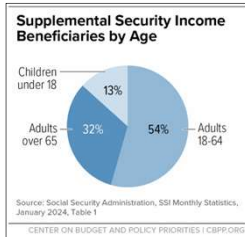
2026 Federal Poverty Level

Number of People in Household	100% Monthly	100% Yearly
1	\$1,330	\$15,960
2	\$1,804	\$21,640
3	\$2,277	\$27,320
4	\$2,750	\$33,000
5	\$3,224	\$38,680
6	\$3,697	\$44,360
7	\$4,170	\$50,040
8	\$4,644	\$55,720
Add for Each Additional Person in Household	\$474	\$5,680

2026 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	\$994
Couple	\$1,491



Section 1

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

Groups whose Income and Resources Must Fall within Limits

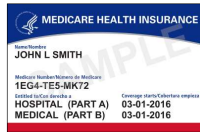
Program	Who's Covered	Monthly Countable Income Limit	Countable Resource Limit
"Protected Cases"	Those who have previously met certain guidelines, even if they no longer meet them.	\$994 (\$1,491 for Couple)	\$2,000 (\$3,000 for Couple)
ABD ≤ 80% FPL	Individuals with incomes less than 80% of the Federal Poverty Level	\$1,064 (\$1,443 for Couple)	
MEDICAID WORKS	Employed individuals with a disability or blindness, enabling them to work and earn higher incomes but still retain Medicaid.	\$1,836 (\$2,489 for Couple)	
300% of SSI	Individual who is: institutionalized , in hospice , or receiving community-based care .	\$2,982	

Section 1

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

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

Medicare Savings Programs
Must meet income and resource limits
AND be enrolled in Medicare Part A

Program	What's Covered	Monthly Income Limit	Resource Limit
Qualified Medicare Beneficiary (QMB)	Medicare Part A and B premiums, copays, coinsurance, deductibles	\$1,330 (\$1,804 if HH of 2)	\$9,950 (\$14,910 if HH of 2)
Special Low-Income Medicare Beneficiary (SLMB)	Medicare Part B premiums	\$1,596 (\$2,164 if HH of 2)	
Qualified Individual (QI)	Medicare Part B premiums	\$1,796 (\$2,435 if HH of 2)	
Qualified Disabled and Working Individual (QDWI)	Medicare Part A premiums	\$2,660 (\$3,607 if HH of 2)	\$4,000 (\$6,000 if HH of 2)

Section 1
