

TO: Local District Commissioners, Medicaid Directors

FROM: Judith Arnold, Director
Division of Eligibility and Marketplace Integration

SUBJECT: 2015 Medicaid Only Income and Resource Levels and Spousal
Impoverishment Standards

EFFECTIVE DATE: January 1, 2015

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The purpose of this General Information System (GIS) message is to advise local departments of social services (LDSS) of the income levels and figures used in determining Medicaid eligibility effective January 1, 2015.

Due to a 1.7 percent cost of living adjustment (COLA) for Social Security Administration (SSA) payments effective January 1, 2015, several figures used in determining Medicaid eligibility must be updated. With an increase to the Supplemental Security Income (SSI) benefit levels, the Medically Needy income and resource levels will be adjusted accordingly.

As a result of these changes, a Mass Re-budgeting (MRB) will be performed upstate the weekend of December 12, 2014, for January 1, 2015, budget changes (New York City date to be determined). Budgets that utilize a federal poverty level will not be included in this Mass Re-budgeting. When the actual federal poverty levels (FPLs) are available, a second Mass Re-budgeting of affected cases will be performed. A separate GIS message will be issued when the 2015 FPLs are available.

NOTE: Budgets with a "From" date of January 1, 2015, or later, that utilize an FPL, must be calculated with the 2014 Social Security benefit amount(s) and Medicare Part B premium until the 2015 FPLs are available on MBL. Upstate districts should separately identify these cases for re-budgeting once the 2015 FPLs are available as these cases will not be included in Phase Two of Mass Re-budgeting. In New York City, the 2014 Social Security benefit amounts and Part B premium should be used until Phase Two of Mass Re-budgeting.

A chart with the new Medicaid levels is attached. MBL will be programmed to use these figures when a "From" date of January 1, 2015, or greater is entered.

Effective January 1, 2015, Medicaid eligibility must be determined using the following figures:

| HOUSEHOLD SIZE | MEDICALLY NEEDY INCOME LEVEL | | RESOURCES |
|----------------------|---------------------------------|---------|-----------|
| | ANNUAL | MONTHLY | |
| ONE | 9,900 | 825 | 14,850 |
| TWO | 14,500 | 1,209 | 21,750 |
| THREE | 16,675 | 1,390 | |
| FOUR | 18,850 | 1,571 | |
| FIVE | 21,025 | 1,753 | |
| SIX | 23,200 | 1,934 | |
| SEVEN | 25,375 | 2,115 | |
| EIGHT | 27,550 | 2,296 | |
| NINE | 29,725 | 2,478 | |
| TEN | 31,900 | 2,659 | |
| EACH ADD'L PERSON | 2,175 | 182 | |

1. Medically Needy Income and Resource Levels (see chart above).
2. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$733 and \$1,100 for a couple.
3. The allocation amount is \$384, the difference between the Medicaid income level for a household of two and one.
4. The 249e factors are .968 and .160.
5. The SSI resource levels remain \$2,000 for individuals and \$3,000 for couples.
6. The State supplement remains \$87 for an individual and \$104 for a couple living alone.

Note: The SSI State supplement amount that is used to determine the amount allocated to the parents in determining eligibility for an SSI-related child, when the household includes an SSI-related parent, a non SSI-related parent, an SSI-related child and at least one non SSI-related child, is the SSI State supplement for an individual living with others (\$23). MBL was incorrectly using the SSI State supplement of \$87 (for individuals living alone). This error is corrected and the appropriate allocation amount will be determined for MBL Budget Type 05 calculations with an effective date of January 1, 2015, or later.

7. The standard Medicare Part B monthly premium will remain \$104.90 in 2015. The Medicare Part A premium is \$224/month for 2015 for individuals having 30-39 work quarters. This is a \$10 decrease from 2014. The Medicare Part A premium will be \$407/month for those who are not otherwise eligible for premium-free hospital insurance and have less than 30 work quarters. This is a decrease of \$19 from 2014.
8. The Maximum federal Community Spouse Resource Allowance is \$119,220.
9. The Minimum State Community Spouse Resource Allowance remains \$74,820.
10. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$2,980.50.
11. Maximum Family Member Allowance is \$656 until the FPLs for 2015 are published in the Federal Register.

12. Family Member Allowance formula number is \$1,967 until the FPLs for 2015 are published in the Federal Register.
13. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting is \$384.
14. Substantial Gainful Activity (SGA): Non-Blind \$1,090/month, Blind \$1,820/month, Trial Work Period (TWP) \$780/month.
15. SSI-related student earned income disregard limit of \$1,780/monthly up to a maximum of \$7,180/annually.
16. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$828,000.

Please direct any questions to the Local District Support Unit at 518-474-8887, Upstate, and 212-417-4500 for NYC.