

TO: Local District Commissioners, Medicaid Directors

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

SUBJECT: 2018 Medicaid Levels and Other Updates

EFFECTIVE DATE: January 1, 2018

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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 to determine Medicaid eligibility, effective January 1, 2018.

Due to a 2.0 percent (%) cost of living adjustment (COLA) for Social Security Administration (SSA) payments effective January 1, 2018, figures used to determine Medicaid eligibility must be updated. With an increase in the Supplemental Security Income (SSI) benefits level, the Medically Needy income and resource levels will also be adjusted accordingly.

The standard monthly premium for Medicare Part B enrollees will be \$134 for 2018, the same as in 2017. A statutory "hold harmless" provision applies each year to about 70 percent of Medicaid Part B enrollees. For enrollees protected by the "hold harmless" provision, any increase in Part B premiums in 2018 must be less than or equal to their increase in Social Security benefits. Due to the SSA 2% COLA, some beneficiaries who were held harmless against Part B premium increases in 2016 and 2017 will have a premium increase in 2018. An estimated 42 percent of all Part B enrollees are protected by the hold harmless provision in 2018, but will pay the full monthly premium of \$134 because the increase in their Social Security benefits will be greater than or equal to the increase in their Part B premium. A percentage of Part B enrollees will be subject to the hold harmless provision in 2018 and will pay less than the full monthly premium of \$134 because the increase in their Social Security benefits is not large enough to cover the full Part B premium increase.

Medicare Part B enrollees not subject to the "hold harmless" provision in 2018 include:

- beneficiaries who do not receive Social Security benefits;
- those who enroll in Part B for the first time;
- those who are directly billed for their Part B premium;
- those who are dually eligible for Medicaid and have their premium paid by Medicaid; and
- those who pay an income-related premium.

A chart with the 2018 Medicaid levels is attached. MBL will be programmed to use these figures when a "From" date of January 1, 2018, or greater is entered. Also attached is a chart with the updated reduction factors for calculating Medicaid eligibility under the Pickle Amendment.

Note: Budgets with a "From" date of January 1, 2018, or later, that utilize a Federal Poverty Level (FPL) must be calculated with the 2017 Social Security benefit amount and Medicare Part B premium amount until the 2018 FPLs are available on MBL. Upstate districts should separately identify these cases for re-budgeting once the 2018 FPLs are available as these cases will not be included in Phase Two of Mass Re-budgeting. In New York City, the 2018 Social Security benefit amounts and Part B premium should be used until Phase Two of Mass Re-budgeting. Upstate districts are instructed to update Social Security benefit amounts and Medicare Part B premium amounts for budgets that do utilize a FPL at the next contact with the consumer or at recertification, whichever occurs first.

The following figures are effective January 1, 2018.

1. Medically Needy Income and Resources Levels.

HOUSEHOLD SIZE	MEDICALLY NEEDY INCOME LEVEL		RESOURCES
	ANNUAL	MONTHLY	
ONE	10,100	842	15150
TWO	14,800	1,233	22,200
THREE	17,020	1,418	1,418
FOUR	19,240	1,603	1,603
FIVE	21,460	1,788	1,788
SIX	23,680	1,973	1,973
SEVEN	25,900	2,158	2,158
EIGHT	28,120	2,343	2,343
NINE	30,340	2,528	2,528
TEN	32,560	2,713	2,713
EACH ADD'L PERSON	2,220	185	185

2. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$750/single and \$1,125/couple.
3. The allocation amount is \$391, the difference between the Medicaid income level for a household of two and one.

4. The 249e factors are .969 and .156.
5. The SSI resource levels remain \$2,000 for individuals and \$3,000 for couples.
6. The State Supplement is \$87 for an individual and \$104 for a couple living alone.
7. The Medicare Part A Hospital Insurance Base Premium is \$232/month for people having 30-39 work quarters and \$422/month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters.
8. The standard Medicare Part B monthly premium for beneficiaries with income less than or equal to \$85,000 is \$134.
9. The Maximum Federal Community Spouse Resource Allowance is \$123,600.
10. The Minimum State Community Spouse Resource Allowance is \$74,820.
11. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$3,090.
12. Maximum Family Member Allowance remains \$677 until the FPLs for 2018 are published in the Federal Register.
13. Family Member Allowance formula number remains \$2,030 until the FPLs for 2018 are published in the Federal Register.
14. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting is \$391.
15. Substantial Gainful Activity (SGA) is: Non-Blind \$1,180/month, Blind \$1,970/month and Trial Work Period (TWP) \$850/month.
16. SSI-related student earned income disregard limit of \$1,820/monthly up to a maximum of \$7,350/annually.
17. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$858,000.
18. The special income standard for housing expenses that is available to certain individuals who enroll in the Managed Long Term Care program (See 12 OHIP/ADM-5 for further information) vary by region. For 2018, the amounts are: Northeastern \$467 (a decrease from 2017 figure); Central \$417; Rochester \$424; Western \$365; Northern Metropolitan \$935; Long Island \$1,274; and New York City \$1,305.

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