

**GIS 25\_01**

**TO:** Local District Commissioners, Medicaid Directors

**FROM:** Gabrielle Armenia, Director  
Division of Eligibility and Marketplace Integration

**SUBJECT:** 2025 Medicaid Levels and Other Updates

**ATTACHMENT:** New York State Income and Resource Standards Chart

**EFFECTIVE DATE:** Immediately

**CONTACT PERSON:** Local District Support Unit  
Rest of State (518) 474-8887 NYC (212) 417-4500

The purpose of this General Information System (GIS) message is to advise local departments of social services (LDSS) of updated figures used to determine Medicaid eligibility, effective January 1, 2025.

Phase 1 of Mass Re-Budgeting, including the systematic update of the 2.5 percent (%) Cost of Living Adjustment (COLA), was not run. Districts will be informed of any updates regarding mass rebudgeting. As a reminder, because the Medicaid Needy resource level is based on a percentage of the Medicaid Needy income level, the resource level will also not be increased until the Federal Poverty Levels for the current year are issued.

**Rest of State:** For Medicaid cases up for renewal with a budget “From” date of January 1, 2025, or later, cases should be re-budgeted using the 2025 Social Security benefit amount and Medicare Part B premium. However, if the calculation results in a consumer changing from not having a Spenddown to having a Spenddown, or an increase in a current Spenddown, districts should budget the 2024 Social Security benefit and Medicare Part B premium amounts and track these cases for updating with the 2025 Social Security benefit and Medicare Part B amounts once the Medically Needy income level based on the 2025 Federal Poverty Level is issued. All redeterminations effective January 1, 2025, or later must be re-budgeted retroactive to January 1, 2025, using the Medically Needy income level based on the 2025 FPLs (see GIS 24 MA/01 for similar guidance issued in February 2024).

**New York City:** For Medicaid cases up for renewal with a budget “From” date of January 1, 2025, or later, separate guidance will be forthcoming shortly.

**Note:** As in previous years, Medicare Savings Program (MSP)-only cases with a budget “From” date of January 1, 2025, and later, should be re-budgeted using the 2024 Social Security benefit amount and the 2024 Medicare Part B premium amount of \$174.70 until the 2025 FPLs are released in early 2025.

The standard monthly premium for Medicare Part B enrollees will be \$185.00 for 2025, an increase of \$10.30 from 2024. Most Medicare beneficiaries will pay this amount. Less than 1% of Medicare beneficiaries will pay less than the full Part B standard monthly premium amount in 2025. Due to the Social Security 2.5% COLA, some beneficiaries who were held harmless against Part B premium increases in 2024 will pay the full monthly premium of \$185.00 in 2025. This is because the increase in their Social Security benefits will be greater than or equal to the increase in their

Part B premium.

The “hold harmless” provision does not apply to beneficiaries who:

- do not receive Social Security benefits;
- are directly billed for their Part B premium;
- are new Medicare Part B beneficiaries;
- have Medicare and Medicaid, and Medicaid pays the premiums; or
- pay an Income-Related Monthly Adjustment Amount (IRMAA).

The following figures are effective January 1, 2025. Medically Needy Income and Resources Levels are in effect until the FPLs for 2025 are published in the Federal Register.

1. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$967.00/single and \$1,450.00/couple.
2. The allocation amount is \$619.00, the difference between the Medicaid income level for a household of two and one, until the FPLs for 2025 are published in the Federal Register.
3. The 249e factors are .976 and .121.
4. The SSI resource levels remain \$2,000.00 for individuals and \$3,000.00 for couples.
5. The State Supplement is \$87.00 for an individual and \$104.00 for a couple living alone.
6. If an individual paid Medicare taxes for less than 30 quarters, the individual’s cost for Medicare Part A is \$518.00. If an individual paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$285.00. For individuals who paid Medicare taxes for 40 quarters or more, there is no cost for Medicare Part A.
7. The standard Medicare Part B monthly premium for beneficiaries with annual income less than or equal to \$106,000.00 is \$185.00.
8. The Maximum Federal Community Spouse Resource Allowance is \$157,920.00
9. The Minimum State Community Spouse Resource Allowance is \$74,820.00.
10. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$3,948.00.
11. Maximum Family Member Allowance remains \$852.00 until the FPLs for 2025 are published in the Federal Register.
12. Family Member Allowance formula number remains \$2,555.00 until the FPLs for 2025 are published in the Federal Register.
13. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting remains \$619.00 until the FPLs for 2025 are published in the Federal Register.
14. Substantial Gainful Activity (SGA) is: non-blind \$1,620.00/month, Blind \$2,700.00/month and Trial Work Period (TWP) \$1,160.00/month.
15. SSI-related student earned income disregard limit of \$2,350.00/monthly up to a maximum of \$9,460.00/annually.
16. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$1,097,000.00.
17. 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 2025, the amounts are: Northeastern \$433.00; Central \$365.00; Rochester \$392.00; Western \$320.00; Northern Metropolitan \$1,180.00; Long Island \$1,624.00; and New York City \$1,931.00. These amounts remain until the FPLs for 2025 are published in the Federal Register

Please direct any questions to your local district support liaison.