

Larry Hogan  
Governor



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Secretary

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Lt. Governor

## DEPARTMENT OF AGING

MEMORANDUM # 16-08

August 22, 2016

**TO:** Area Agency on Aging Directors  
Maryland Access Point Staff

**FROM:** Dina Gordon, Deputy Secretary 

**SUBJECT:** Update on Eligibility Requirements for Select Income-Based Federal and State Programs

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The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit older adults and adults with disabilities. This memorandum is to alert you about eligibility criteria changes. The attached chart outlines income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs. Dates for eligibility level changes vary by program, and are noted on the chart. Occasionally, new programs are implemented or date changes for existing programs may not align with the periodic updates. MDoA tracks such changes and will endeavor to keep you informed as soon as new information becomes available to our Department. Changes generally occur on or about January 1, and July 1 in a calendar year.

To find the latest memoranda and chart, start on the home page of the MDoA's website, [www.aging.maryland.gov](http://www.aging.maryland.gov). Go to "For Professionals" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

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Local: 410-767-1100 • Toll Free: 1-800-243-3425 • TTY users call via Maryland Relay  
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Memorandum # 16-02  
 March 10, 2016

Maryland Access Point (MAP) Specialists are located in Area Agencies on Aging throughout the State, and are available to assist the general public with accessing public and private programs and services that may assist the individual with remaining in a home or community-based setting or transition out of a nursing facility. MAP Specialists are trained across a wide continuum to provide basic information, benefits counseling, strategic planning to maintain independence in the community, and access to long term services and supports. MAP Specialists include Information and Assistance staff and Options Counselors. They work with a wide range of consumers, including older adults, family caregivers, and adults age 18 years and older with disabilities. There are three ways to access MAP.

1. Call the statewide toll-free phone number at 1-844-MAP-LINK (1-844-627-5465).
2. Connect via the dedicated website at [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info).
3. Twenty physical locations across Maryland.

## 2016 MEMO - ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Federal Poverty Guidelines	\$11,880/yr	\$16,020/yr			Change effective: (January 1, 2016)  <b>Source:</b> <a href="https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines#t-1">https://www.federalregister.gov/articles/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines#t-1</a>

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## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Accessible Homes for Seniors	<p>Maximum Statewide \$48,000 /yr</p> <p>Calvert, Charles, Frederick, Montgomery &amp; Prince George's Counties \$61,650/yr</p>	<p>Maximum Statewide \$55,000/yr</p> <p>Calvert, Charles, Frederick, Montgomery &amp; Prince George's Counties \$69,850/yr</p>	No Asset Test	No Asset Test	<p>Accessible Homes for Seniors provides zero-interest loans <b>and grants</b> for home modifications that support aging in place for individuals age 55 or older. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home. If the senior resides in the home of a relative, eligibility is based on the owner's income and is determined on a case-by-case basis. Seniors living with a relative or child with a disability in a home owned by the senior may qualify on a case-by-case basis.</p> <p><b>Next Expected change: June 2017</b>  <b>Source:</b>  <a href="http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx">http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx</a></p>
Attendant Care Program	<\$119,999/ year	<\$119,999 / year	No Asset Test	No Asset Test	<p>The Attendant Care Program provides financial reimbursement to individuals with long-term or severe physical disabilities who require attendant services such as in-home assistance with personal care, household chores, and transportation.</p> <p><b>Effective 7/1/2015</b></p> <p><b>Source:</b>  <a href="http://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx">http://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx</a></p>

## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Congregate Housing Services Program (CHSP) Subsidy	\$2,841/ Month  \$34,092/ Year	\$3,715/ Month  \$44,580/ Year	\$27,375	\$35,587	<p>The Congregate Housing Services Program is to provide support services and State subsidies to eligible residents of low and moderate income senior housing who, due to advanced age or chronic health conditions, need daily help with activities such as meals, housekeeping, and personal services.</p> <p><b>Effective : July 1, 2016</b></p> <p><b>Source:</b></p> <p><a href="http://www.aging.maryland.gov/Pages/CHSP.aspx">http://www.aging.maryland.gov/Pages/CHSP.aspx</a></p>
Community First Choice (CFC)- (Over 65 or under 65 with Medicare & Non –Parent/ Caregiver Relative)	\$350/ month  \$4,200/ Year	\$392/ month  \$4,704/ Year	\$2,500	\$3,000	<p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b></p> <p><a href="https://mmcp.dhmh.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmh.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a></p>

## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
-			No Asset Test	No Asset Test	<p>Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b>  <a href="https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a></p>
-				\$3,000	<p>Maryland's Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b>  <a href="https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx">https://mmcp.dhmf.maryland.gov/longtermcare/pages/Community-First-Choice.aspx</a></p>

## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Community Personal Assistance Service (CPAS)	Same as CFC	Same as CFC	Same as CFC	Same as CFC	<p>CPAS assists those who are frail or disabled with personal care and other activities such as grocery shopping and laundry. A Registered Nurse monitors care through a home visit every other month.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b>  <a href="#">Community Personal Assistance Services Fact Sheet</a></p>
Food Supplemental Program (formerly known as Food Stamps)	<p>\$1,276/ Month</p> <p>\$15,312/ Year</p>	<p>\$1,726/ Month</p> <p>\$20,712/ Year</p>	\$2,001	\$3,001	<p>The Food Supplemental Program helps low-income households buy the food they need for good health.</p> <p><b>**If they are categorically eligible then there's no asset requirement.</b></p> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p><b>Source:</b>   <a href="http://dhr.maryland.gov/food-supplement-program/">http://dhr.maryland.gov/food-supplement-program/</a></p>

## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Home and Community-Based Options Waiver	\$2,199/ month	To qualify, only individual income is considered	\$2,000 or \$2,500 depending on eligibility category	\$2,500	<p>Maryland’s Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.</p> <p><b>Effective: 1/1/2015</b></p> <p><b>Source:</b>  <a href="https://mmcp.dhmf.maryland.gov/waiverprograms/Pages/Home.aspx">https://mmcp.dhmf.maryland.gov/waiverprograms/Pages/Home.aspx</a></p>
Section 811 Project Rental Assistance	See Attachment	See Attachment			<p>The Section 811 Project Rental Assistance Program is a program for individuals with disabilities. It will assist with rent payment while the individual lives in participating units. The tenant pays 30% of their income for rent and utilities, and the program pays the rest of the rent directly to the landlord.</p> <p><b>Source:</b>  <a href="http://mdod.maryland.gov/housing/Pages/section811.aspx">http://mdod.maryland.gov/housing/Pages/section811.aspx</a></p>

## Home and Community Services

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Senior Assisted Living Group Home Subsidy Program	\$2,841/ Month  \$34,092/ Year	\$3,715/ Month  \$44,580/ Year	\$11,000	\$14,000	<p>The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Department of Health and Mental Hygiene for 4 -16 residents.</p> <p><b>Effective: 7/1/2016</b></p> <p><b>Contact:</b> Terri Williams Maryland Department of Aging <a href="mailto:terril.williams@maryland.gov">terril.williams@maryland.gov</a></p>
Senior Care Program	\$2,841/ Month  \$34,092/ Year	\$3,715/ Month  \$44,580/ Year	\$11,000	\$14,000	<p>The Senior Care Program provides in-home services and other support services to persons 65 and older.</p> <p><b>Effective: 7/1/2016</b></p> <p><b>Contact:</b> Dakota Burgess Maryland Department of Aging <a href="mailto:dakota.burgess@maryland.gov">dakota.burgess@maryland.gov</a></p>

## Medical Assistance Programs

Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Employed Individuals with Disabilities (EID) Program	2,918/ Month  \$35,016/ Year	\$3,932/ Month  \$47,184/ Year	Less than \$10,000 in countable resources	Less than \$15,000 in countable resources	The Employed Individuals with Disabilities extends Medical Assistance health benefits to working Marylanders with disabilities. This program lets individuals return to work and keep health benefits. Individuals in EID must be between ages 18-64. <b>Source:</b> <a href="https://mmcp.dhmh.maryland.gov/eid/Pages/Home.aspx">https://mmcp.dhmh.maryland.gov/eid/Pages/Home.aspx</a>
Medical Assistance (Medicaid) For ABD (Aged, Blind or Disabled)	\$350/ Month	\$392/ month	\$2,500	\$3,000	Medical Assistance (also called Medicaid) is a program that pays the medical bills of people who have low income and cannot afford medical care. <b>Note: financial eligibility varies based on the household size.</b>  <b>Effective: 01/01/2016</b> <b>Source:</b> <a href="#">-Monthly Income And Asset Guidelines Medical Care Programs</a>  <a href="#">-Coverage Chart of MCO</a>
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance \$2,002	Maximum Monthly Maintenance Needs Allowance \$2,980.50	Minimum Resource Standard \$23,844	Maximum Resource Standard \$119,220	Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community.  <b>Effective: 1/1/2016</b>  <b>Source:</b> <a href="#">SSI and Spousal Impoverishment Standards</a>

Medical Assistance Programs					
Federal/State		Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Qualified Medicare Beneficiary Program (QMB)	\$1,010/ month	\$1,355/ month	\$7,280	\$10,930	QMB Pays Medicare Part A and B premiums, co-payments, and deductibles. *\$20 = Amount of the Monthly SSI Income Disregard  <b>Effective: 02/2016</b>  <b>Source:</b>  <a href="#">Medicare Saving Programs- QMB</a>
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,208/ month	\$1,622/ month	\$7,280	\$10,930	Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard  <b>Effective: 02/2016</b>  <b>Source:</b>  <a href="#">Medicare Saving Programs- SLMB</a>
Specified Low-Income Medicare Beneficiary (SLMB) II/QI-1	\$1,357/ month	\$1,823/ month	\$7,280	\$10,930	Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard  <b>Effective: 2/2016</b>  <b>Source:</b>  <a href="#">Medicare Saving Programs- QI-1</a>

## Prescription Assistance Programs

Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
“Extra Help” with Medicare Prescription Drug plan costs.	\$17,820/ year	\$24,030/ year	\$13,640	\$27,250	<p>This program is also called the Low Income Subsidy program, or LIS. The program pays a part or most of the premium, and reduces the price of drug co-copayments."</p> <p><b>Effective: 1/1/2016</b></p> <p>Source:  <a href="http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html">http://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html</a></p>
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	\$35,640/ year	\$48,060/ year	No Asset Test	No Asset Test	<p>The Senior Prescription Drug Assistance Program (SPDAP) provides financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan.</p> <p>* SPDAP pays up to \$40 premium assistance to Part D drug plans or Medicare Advantage plans with drug benefits</p> <p><b>Effective: 2/1/2016</b></p> <p>Source:</p> <ul style="list-style-type: none"> <li>- <a href="http://www.marylandspdap.com">www.marylandspdap.com</a></li> <li>- <a href="#">Maryland Senior Prescription Drug Assistance Program Enrollment Application</a></li> </ul>

## Utilities Assistance Program

Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Electrical Universal Service Program (EUSP)	\$1,733.00/ Month  \$20,790/ Year	\$2,336.00/ Month  \$28,035/ Year	No Asset Test	No Asset Test	<p>The Electric Universal Service Program (EUSP) assists eligible low-income electric customers with their electric bills. Eligible electric customers may receive help in three ways:</p> <ol style="list-style-type: none"> <li>1. Help to pay current electric bills</li> <li>2. Help to pay past due electric bills</li> <li>3. Help with energy efficiency measures to reduce future electric bills.</li> </ol> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p><b>Next expected change: 06/30/2016</b>  <b>Source:</b>  <a href="http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/">http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</a></p>
Maryland Energy Assistance Program (MEAP)	\$1,733.00/ Month  \$20,790/ Year	\$2,336.00/ Month  \$28,035/ Year	No Asset Test	No Asset Test	<p>The Maryland Energy Assistance Program (MEAP) provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient furnaces.</p> <p><b>Note: financial eligibility varies based on the household size.</b></p> <p><b>Next expected change: 06/30/2017</b>  <b>Source:</b>  <a href="http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/">http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</a></p>

## Utilities Assistance Program

Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
					<p>The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials in their dwelling units</p> <p><b>Effective 2/2016</b></p> <p><b>Source:</b> <b>Note: financial eligibility varies based on the household size.</b></p> <p><b>Source:</b> <a href="http://dhcd.maryland.gov/Residents/Pages/wap/Default.aspx">http://dhcd.maryland.gov/Residents/Pages/wap/Default.aspx</a></p>

## Others

Federal/State	Monthly SSI Federal Benefit Rate (FBR) <u>Individual</u>		Annual Asset Test <u>Individual</u>	Annual Asset Test <u>Couple</u>	Notes
	\$733	\$1,100	\$2,000	\$3,000	<p>Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.</p> <p><b>Effective 1/1/2016</b></p> <p><b>Source:</b></p> <p><a href="http://www.ssa.gov/oact/cola/SSI.html">http://www.ssa.gov/oact/cola/SSI.html</a></p> <p><a href="http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm">http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm</a></p>

# Section 811 Project Rental Assistance

FY2016 Area Median Income

Maryland County	MSA	Area Median Income			
ALLEGANY	Cumberland, MD-WV	\$55,100			
ANNE ARUNDEL	Baltimore-Towson, MD	\$86,700			
BALTIMORE CITY, MD	Baltimore-Towson, MD	\$86,700			
BALTIMORE	Baltimore-Towson, MD	\$86,700			
CALVERT	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$108,600			
CAROLINE	NON METRO AREA	\$68,200			
CARROLL	Baltimore-Towson, MD	\$86,700			
CECIL	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$80,300			
CHARLES	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$108,600			
DORCHESTER	NON METRO AREA	\$59,400			
FREDERICK	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$108,600			
GARRETT	NON METRO AREA	\$57,800			
HARFORD	Baltimore-Towson, MD	\$86,700			
HOWARD	Baltimore-Towson, MD	\$86,700			
KENT	NON METRO AREA	\$74,300			
MONTGOMERY	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$108,600			
PRINCE GEORGE'S	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$108,600			
QUEEN ANNE'S	Baltimore-Towson, MD	\$86,700			
SOMERSET	Salisbury, MD	\$54,800			
St. Mary's County	California-Lexington Park	\$97,000			
TALBOT	NON METRO AREA	\$76,800			
WASHINGTON	Hagerstown-Martinsburg, MD-WV	\$69,900			
WICOMICO	Salisbury, MD	\$62,000			
WORCESTER	Salisbury, MD	\$70,700			