Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

Rona E. Kramer
Secretary

MARYLAND
DEPARTMENT OF AGING

MEMORANDUM # 20-1
March 18, 2020

TO: Area Agency on Aging Directors
                Maryland Access Point Staff

FROM: Rona Kramer, Secretary

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

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. Maryland Department of Agency (MDoA) tracks such changes and will endeavor to keep you informed through this memorandum, which is released twice a year in January and July.

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

301 West Preston Street • Suite 1007 • Baltimore, Maryland 21201-2374
Local: 410-767-1100 • Toll Free: 1-800-243-3425 • TTY users call via Maryland Relay
Fax: 410-333-7943 • www.aging.maryland.gov

Eligibility Requirements for Select Income-Based Federal and State Programs

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ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS
January 28, 2020 – June 30, 2020

Federal/State	Annual Income Test **Individuals**	Annual Income Test **Couples**	Annual Asset Test **Individuals**	Annual Asset Test **Couple/ Household of Two**	Notes
Federal Poverty Guidelines	$12,760/year	$17,240/year			**Change effective:** January 15, 2020 **Source:** https://aspe.hhs.gov/poverty-guidelines

Home and Community Services					
Federal/State	Annual Income Test **Individuals**	Annual Income Test **Couples**	Annual Asset Test **Individuals**	Annual Asset Test **Couple/ Household of Two**	Notes
Accessible Homes for Seniors	Calvert, Charles, Frederick, Montgomery & Prince George's Counties $61,150 /year Maximum All other counties $52,850/year	Calvert, Charles, Frederick, Montgomery & Prince George's Counties $61,150 /year Maximum All other counties $57,550/year	No Asset Test	No Asset Test	Accessible Homes for Seniors provides zero-interest loans **and grants** 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. **Effective: January 17,2020** Source: http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx

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Home and Community Services

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
Attendant Care Program	<$119,999/year	<$119,999 /year	No Asset Test	No Asset Test	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. **Effective: 01/01/2020** **Source:** http://mdod.maryland.gov/acp/Documents/ACP%20Application.pdf
Congregate Housing Services Program (CHSP) Subsidy	$3,002/month $36,021/year	$3,925/month $47,104/year	$27,375	$35,587	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. **Effective: 7/01/2019** **Contact:** Meg Barrett Maryland Department of Aging meg.barrett@maryland.gov **Source:** https://aging.maryland.gov/Pages/congregate-housing.aspx

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Home and Community Services					
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**
Community First Choice (CFC)-	(See Note)	(See Note)	(See Note)	(See Note)	Community First Choice (CFC) option provides community-based services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not provide assistance in nursing facilities or assisted living facilities. **Effective: 01/01/2020** **Source:** Maryland COMAR Sec. 10.09.84.04 https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx
Community Options Waiver	(See Note)	(See Note)	(See Note)	(See Note)	Maryland's Community Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes. Individuals should not try to determine eligibility for waiver programs or any other Medical Assistance program based on the information provided in this memo. Each program has different requirements based on financial eligibility and level of need. Trained Eligibility Case Managers make the final eligibility determination. **Effective: 01/17/2020** **Source**: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx

Revised: March 2020

Home and Community Services					
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
Community First Choice (CFC)-	(See Note)	(See Note)	(See Note)	(See Note)	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. Individuals must qualify for full Medicaid benefits in the community. Medicare Savings Programs are excluded (SLMB, QMB, QI). Individuals can apply for Medicaid any time. For information on how to apply for Medicaid, visit the Maryland Department of Health's website: Source: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx
Community Personal Assistance Service (CPAS)	(See Note)	(See Note)	(See Note)	(See Note)	Community Personal Assistance Services provided in-home personal assistance services to older adults and individuals with disabilities. **Effective: 01/17/2020** **Source:** Community Personal Assistance Services Fact Sheet https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx

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Home and Community Services					
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**
Supplemental Food Assistance Program *(*SNAP) (For Elderly/Disabled as separate household)	$1,354/month $16,248/year	$1,832/month $21,984/year	$2,250	$3,500	The Food Supplemental Program helps low-income households buy the food they need for good health. **If they are categorically eligible then there is no asset requirement. **Note: financial eligibility varies based on the household size.** **Effective: 10/01/2019** **Source:** https://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled
Section 811 Project Rental Assistance	See Attachment 1	See Attachment 1			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. **Effective: 01/01/2020** **Source:** http://mdod.maryland.gov/housing/Pages/section811.aspx

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Home and Community Services					
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**
Senior Assisted Living Group Home Subsidy Program	$3,002/month $36,021/year	$3,925/month $47,104/year	$11,000	$14,000	The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Maryland Department of Health for 4 -16 residents. **Effective: 01/01/2020** **Contact:** Meg Barrett Maryland Department of Aging https://aging.maryland.gov/Pages/senior-assisted-living-group-home-subsidy.aspx
Senior Care Program	$3,002/month $36,021/year	$3,925/month $47,104/year	$11,000	$14,000	The Senior Care Program provides in-home services and other support services to persons 65 and older. **Effective: 07/01/2019** **Contact:** Dakota Burgess Maryland Department of Aging dakota.burgess@maryland.gov https://aging.maryland.gov/Pages/senior-care.aspx

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Medical 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
Employed Individuals with Disabilities (EID) Program	$3,192	$4,311/month	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. **Source**: https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Resource_Limit
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. **Note: financial eligibility varies based on the household size.** **Effective: 1/01/2020** **Source:** https://www.peoples-law.org/medical-assistance-aged-blind-and-disabled-ma-abd
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance $2,113.75	Maximum Monthly Maintenance Needs Allowance $3,216	Minimum Resource Standard $25,728	Maximum Resource Standard $128,640	Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community. **Effective: 01/01/2020** **Source**: www.medicaid.gov/medicaid/eligibility/downloads/spousal-impoverishment/ssi-and-spousal-impoverishment-standards.pdf

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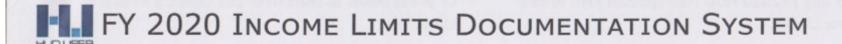| Medical Assistance Programs					
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Notes
Qualified Medicare Beneficiary Program (QMB)	$1,084/month	$1,457/month	$7,860	$11,800	QMB **pays Medicare Part A and B premiums, co-payments, and deductibles.** *$20 = Amount of the Monthly SSI Income Disregard **Effective: 01/01/2020** Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html
Specified Low-Income Medicare Beneficiary (SLMB)	$1,296/month	$1,744/month	$7,860	$11,800	Similar to QMB but **pays only the Medicare Part B premium.** *$20 = Amount of the Monthly SSI Income Disregard **Effective: 01/01/2020** Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html
Specified Low-Income Medicare Beneficiary (SLMB) II/QI-1	$1,456/month	$1960/month	$7,860	$11,800	Similar to QMB but **pays only the Medicare Part B premium**. *$20 = Amount of the Monthly SSI Income Disregard **Effective: 01/01/2020** Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html

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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**
Full Low-Income Subsidy (LIS) Extra Help: If you are enrolled in Medicare, only Extra Help: If you are enrolled in Medicaid and/or the Medicare Savings Program **Partial Low-Income Subsidy (LIS)** Extra Help: If you are enrolled in Medicare, only	Up to: $1,456*/ Monthly Below: $1,595*/ Monthly	Up to: $1,960*/ Monthly Below: $2,175*	Up to: $9,360** Up to: $14,610**	Up to: $14,610** Up to: $29,160**	*Income amounts reflect threshold with the monthly income disregard (annually $240); Income is rounded to the nearest whole dollar. **Asset limits include amount without/with $1,500/person burial allowance. **Source**: https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Announcement2020.pdf
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	$38,280/ Year $3,190/ Month	$51,720/ year $4,310/ Month	$14,610	$29,160	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. **Effective: 2/10/2020** **Extra Help:** Applicants not eligible for 100% full Federal Low-Income Subsidy. **SPDAP pays up to $40 premium assistance to Part D drug plans or Medicare Advantage plans with drug benefits.** Source: http://marylandspdap.com/wp-content/uploads/2020/01/SPDAP-Application-2020_Clean_Add_2020-FPGL_LIS-Assest_01-23-2020.pdf

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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)	$1,821/month $21,858/year	$2,466/month $29,593/year	No Asset Test	No Asset Test	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: 1. Help to pay current electric bills 2. Help to pay past due electric bills 3. Help with energy efficiency measures to reduce future electric bills. **Note: Financial eligibility varies based on the household size.** **Effective: 07/01/2019 - 06/30/2020** **Source:** http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/
Maryland Energy Assistance Program (MEAP)	$1,821/month $21,858/year	$2,466/ month $29,593/year	No Asset Test	No Asset Test	The Maryland Energy Assistance Program (MEAP) provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient furnaces. **Note: Financial eligibility varies based on the household size.** **Effective: 07/01/2019 – 06/30/2020** **Source:** http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/

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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**
Weatherization Assistance Program (WAP)	$2,126.67/month $25,520/year	$2,873.33/month $34,480/year	No Asset Test	No Asset Test	The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials in their dwelling units. **Effective: 01/01/2020** **Note: financial eligibility varies based on the household size.** **Source:** http://dhcd.maryland.gov/Residents/Pages/wap/default.aspx

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Other					
Federal/State	**Monthly SSI Federal Benefit Rate (FBR) <u>Individual</u>**	**Monthly SSI Federal Benefit Rate (FBR) <u>Couple</u>**	**Annual Asset Test <u>Individual</u>**	**Annual Asset Test <u>Couple</u>**	**Notes**
Supplemental Security Income (SSI)	$783	$1,175	$2,000	$3,000	Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources. **Effective: 1/1/2020** **Source: SSI Federal Payment Amount For 2020** https://www.ssa.gov/oact/cola/SSI.html **Understanding SSI** https://www.ssa.gov/ssi/text-eligibility-ussi.htm

Attachment 1

FY 2020 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC Database

FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

Statewide Income Limits For Maryland

FY 2020 Very Low-Income (50%) Limit (VLIL)								
Median Family Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person

FY 2020 Extremely Low-Income Limit (ELIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person

FY 2020 Low-Income (80%) Limit (LIL)							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person