



Larry Hogan | Governor Boyd K. Rutherford | Lt. Governor Rona E. Kramer | Secretary

MEMORANDUM # 21-5
August 23, 2021

TO: Area Agency on Aging Directors
Maryland Access Point Staff

FROM: Rona E. 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.”

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Eligibility Requirements for Select Income-Based Federal and State

Programs

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ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

January 01, 2021 – December 31, 2021

Federal/State	Annual Income Test <u>Individuals</u>	Annual Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Federal Poverty Guidelines	\$12,880/year	\$17,420/year			<p>Change effective: January 1, 2021</p> <p>Source: https://aspe.hhs.gov/poverty-guidelines</p>

Home and Community Services

Federal/State	Annual Income Test <u>Individuals</u>	Annual Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Accessible Homes for Seniors	<p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$61,150 /year</p> <p>Maximum All other counties \$54,950/year</p>	<p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$69,850 /year</p> <p>Maximum All other counties \$62,800/year</p>	No Asset Test	No Asset Test	<p>Accessible Homes for Seniors provides zero-interest loans and grants for home modifications for home rehabilitation work that supports aging in place for individuals aged 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 reviewed on a case-by-case basis. Seniors that own a home with a disabled relative or child may qualify for rehabilitation work on a case-by-case basis.</p> <p>Effective: January 1, 2021</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx</p>

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	<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><u>Eligibility Criteria:</u></p> <ol style="list-style-type: none"> 1. Maryland resident 2. Between the ages of 18 and 64 3. Certified by physician to have a severe chronic physical disability 4. Not receive duplicative attendant care services <p style="text-align: center;">..... AND</p> <ol style="list-style-type: none"> 5. You must be employed; or 6. Actively seeking employment; or 7. Enrolled in an institution of postsecondary or higher education; or 8. A nursing facility resident who would be able to reside in the community with aides; or 9. At risk of nursing facility placement if you do not receive attendant care services. <p>Please click the link below and find an ACP self-report application located on the bottom of the page.</p> <p>Effective: January 1, 2021</p> <p>Source: http://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx</p>

Congregate Housing Services Program (CHSP) Subsidy	\$3,121/month \$37,454/year	\$4,081/month \$48,978/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>Effective: July 01, 2021</p> <p>Contact: Maryland Department of Aging 410-767-1100</p> <p>Source: https://aging.maryland.gov/Pages/congregate-housing.aspx</p> <p><u>LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021</u></p>
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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)	<p>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. Each program has different requirements based on financial eligibility and level of need.</p> <p>Effective: January 1, 2021</p> <p>Source: https://health.maryland.gov/mmcp/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CFC%20Fact%20Sheet%20-%20July%202015.pdf</p>
Community Options Waiver	(See Note)	(See Note)	(See Note)	(See Note)	<p>Community Options Waiver provides community services and supports to enable older adults and people with disabilities to live in their own homes. Each program has different requirements based on financial eligibility and level of need.</p> <p>Effective: January 1, 2021</p> <p>Source: https://mmcp.health.maryland.gov/longtermcare/Resource%20Guide/03.%20Program%20Fact%20Sheets/Fact%20Sheet%20-%20CO%20Waiver%20March%202018.pdf</p>

Home and Community Services

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Community Personal Assistance Service (CPAS)	(See Note)	(See Note)	(See Note)	(See Note)	<p>Community Personal Assistance Services provided in-home personal assistance services to older adults and individuals with disabilities. Each program has different requirements based on financial eligibility and level of need.</p> <p>Effective: January 1, 2021</p> <p>Source: https://mmcp.health.maryland.gov/longtermcare/SiteAssets/SitePages/Community%20First%20Choice/CPAS%20Fact%20Sheet%2010.14.15.pdf https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx</p>

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 Nutrition Assistance Program (SNAP)	\$1,383/month \$1,861/year	\$1,868/month \$2,515/year	\$2,250	\$3,500	<p>Nutrition Assistance Program (SNAP) helps low- income households buy the food they need for good health.</p> <p>**If categorically eligible then there is no asset requirement.</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Effective: October 1, 2020</p> <p>Source: https://dhs.maryland.gov/food-supplement-program/</p>
Section 811 Project Rental Assistance	See A 1	See 1			<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>Effective: January 1, 2021</p> <p>Source: http://mdod.maryland.gov/housing/Pages/section811.aspx</p>

Home and Community Services

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Senior Assisted Living Subsidy Program	\$3,121/month \$37,454/year	\$4,081/month \$48,978/year	\$19,000	\$25,000	<p>The Senior Assisted Living Subsidy Program provides subsidies on behalf of eligible senior residents of assisted living facilities which are licensed by the Maryland Department of Health.</p> <p>Effective: July 01, 2020</p> <p>Maryland Department of Aging 410-767-1100</p> <p>https://aging.maryland.gov/Pages/Senior-Assisted-Living-Subsidy-Program.aspx</p> <p>LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021</p>
Senior Care Program	\$3,121/month \$37,454/year	\$4,081/month \$48,978/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>Effective: July 01, 2020</p> <p>Maryland Department of Aging 410-767-1100</p> <p>https://aging.maryland.gov/Pages/senior-care.aspx</p> <p>LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021.</p>

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	Less than \$10,000 in countable resources	Less than \$15,000 in countable resources	<p>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. Be a U.S. citizen or “qualified alien”. Have a disability that meets Social Security’s medical criteria. Meet the resource (asset) limit of \$10,000 if you are unmarried and \$15,000 if you are married.</p> <p>Effective: February 1, 2020</p> <p>Source: https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Resource_Limit</p>
Medical Assistance (Medicaid) For Aged Blind or Disabled (Aged, Blind or Disabled)	\$350/month	\$392/month	\$2,500	\$3,000	<p>Medical Assistance (also called Medicaid) is a program that pays the medical bills of people who have low income and cannot afford medical care.</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Effective: July 01, 2021</p> <p>Source: https://www.peoples-law.org/medical-assistance-aged-blind-and-disabled-ma-abd</p>

Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance \$2,177.50	Maximum Monthly Maintenance Needs Allowance \$3,259.50	Minimum Resource Standard \$26,076	Maximum Resource Standard \$130,380	<p>Under the Medicaid spousal impoverishment provisions, a certain amount of the couple's combined resources is protected for the spouse living in the community.</p> <p>Effective: January 1, 2021</p> <p>Source: https://www.medicaid.gov/medicaid/eligibility/downloads/ssi-and-spousal-impoverishment-standards.pdf </p>
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Medicare Savings 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)	\$1,094/month	\$1,472/month	\$7,970	\$11,960	QMB pays Medicare Part A and B premiums, co-payments, and deductibles. \$20 = Amount of the Monthly SSI Income Disregard Effective: January 1, 2021 Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,308/month	\$1,762/month	\$7,970	\$11,960	Similar to QMB but pays only the Medicare Part B premium. \$20 = Amount of the Monthly SSI Income Disregard Effective: January 1, 2021 NOTE: This is the most current update available. Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html
Specified Low-Income Medicare Beneficiary (SLMB) II/Qualified Individual-1	\$1,469/month	\$1980/month	\$7,970	\$11,960	Similar to Qualified Medicare Beneficiary Program (QMB) pays only the Medicare Part B premium. \$20 = Amount of the Monthly SSI Income Disregard Effective: January 1, 2021 Source: https://www.medicaid.gov/medicaid/eligibility/medicaid-enrollees/index.html

Prescription Assistance Programs

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
<p>Full Low-Income Subsidy (LIS)</p> <p>Extra Help: If you are enrolled in Medicare, only Extra Help: If you are enrolled in Medicaid and/or the Medicare Savings Program</p>	Up to: \$1,469 Monthly	Up to: \$1,980 Monthly	Up to: \$9,470**	Up to: \$14,960**	<p>*Income amounts reflect threshold with the monthly income disregard (annually \$240); Income is rounded to the nearest whole dollar.</p> <p>**Asset limits include amount with \$1,500/person burial allowance.</p> <p>Effective: February 01, 2021</p>
<p>Partial Low-Income Subsidy (LIS)</p> <p>Extra Help: If you are enrolled in Medicare, only</p>	Below: \$1,630*/ Monthly	Below: \$2,198*	Up to: \$14,790**	Up to: \$29,520**	<p>https://www.cms.gov/Medicare/Eligibility-and-Enrollment/LowIncSubMedicarePresCov/EligibilityforLowIncomeSubsidy</p>
<p>State of Maryland Senior Prescription Drug Assistance Program (SPDAP)</p>	\$38,640/ Year \$3,220/ Month	\$52,260/ year \$4,355/ Month	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. Effective: March 01, 2021</p> <p>Extra Help: Applicants not eligible for 100% full Federal Low-Income Subsidy.</p> <p>Source : http://marylandspdap.com/</p>

Utilities Assistance Program

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Electrical Universal Service Program (EUSP)	\$1,878/month \$22,536/year	\$2,540/month \$30,480/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"> 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. <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: July 1, 2021</p> <p>Source: https://dhs.maryland.gov/office-of-home-energy-programs</p>

Utilities Assistance Program

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Maryland Energy Assistance Program (MEAP)	\$1,878/month \$22,536/year	\$2,540/month \$30,480/year	No Asset Test	No Asset Test	<p>The Maryland Energy Assistance Program (MEAP) aids home heating bills. Limited assistance is available to replace broken or inefficient furnaces.</p> <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: July 1, 2021 – June 30, 2022</p> <p>Source: https://dhs.maryland.gov/office-of-home-energy-programs</p>

Utilities Assistance Program

Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Notes
Weatherization Assistance Program (WAP)	\$3,161.16/ month \$37,454/year	\$4,081.15/ month \$48,978/year	No Asset Test	No Asset Test	<p>The Weatherization Assistance Program helps eligible low-income households with the installation of energy conservation materials in their dwelling units.</p> <p>Effective: January 15, 2021</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/w_ap/default.aspx</p>

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)	\$794	\$1,191	\$2,000	\$3,000	Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources. Effective: January 1, 2021 Source: SSI Federal Payment Amount For 2021 https://www.ssa.gov/oact/cola/SSI.htm Understanding SSI https://www.ssa.gov/ssi/text-eligibility-ussi.htm

APPENDIX

Attachment 1



FY 2021 INCOME LIMITS DOCUMENTATION SYSTEM

FY 2021 Income Limits Summary

Statewide Income Limits for Maryland
Effective date April 2021 – April 2022

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
106,000	37,100	42,400	47,700	53,000	57,250	61,500	65,700	69,950
FY 2021 Extremely Low-Income Limit (ELIL)								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	22,250	25,450	28,600	31,800	34,350	36,900	39,450	42,000
FY 2020 Low-Income (80%) Limit (LIL)								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	55,950	63,900	71,900	79,900	86,300	92,700	99,100	105,450