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**MEMORANDUM # 2-
March 1, 2022**

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.”

Eligibility Requirements for Select Income-Based Federal and State

Programs

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ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

January 01, 2022 – December 31, 2022

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>	Comments
Federal Poverty Guidelines	\$13,590/year	\$18,310/year			<p>Change effective: January 1, 2022</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>	Comments
Accessible Homes for Seniors	Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$61,150 /year Maximum All other counties \$55,950/year	Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$69,850 /year Maximum All other counties \$63,950/year	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: August 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	Comments
Attendant Care Program	Reimbursement on a sliding scale depending on one's income of <\$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 ----- AND ----- 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, 2022 Source: http://mdod.maryland.gov/acp/Pages/Attendant-Care- Home.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>	Comments
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>LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021.</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>	Comments
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 livings.</p> <p>Eligibility Criteria:</p> <ol style="list-style-type: none"> 1. Must require an institutional level of care 2. Individual's income and assets are reviewed to determine financial eligibility. <p>Effective: January 1, 2022</p> <p>Source: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx</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 and medical eligibility and level of need.</p> <p>Effective: January 1, 2022</p> <p>Source: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.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>	Comments
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. Individuals who need assistance with activities of daily living, such as bathing, dressing, grooming, meal preparation, and light chores. Individuals must live in the community and meet the medical & financial criteria. Income and Asset assessment will be provided to access eligibility.</p> <p>Eligibility Criteria:</p> <ol style="list-style-type: none"> 1. Individuals must be 18 or older 2. Individuals must meet the level of care 3. A single person can make up to \$16,243 per year and qualify for Medicaid. <p>Effective: January 1, 2022</p> <p>Source: 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	Comments
Supplemental Nutrition Assistance Program (SNAP)	\$1,396/month \$16,752/year	\$1,888/month \$22,656/year	\$2,250	\$3,500	<p>Supplemental Nutrition Assistance Program (SNAP) helps low- income households buy the food they need for good health.</p> <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: October 1, 2021</p> <p>Source: https://dhs.maryland.gov/food-supplement-program/</p>
Section 811 Project Rental Assistance	See Appendix Attachment 1	See Appendix A Attachment 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, 2022</p> <p>Who Is Eligible: People with disabilities who are:</p> <ol style="list-style-type: none"> 1. Age 18 to under age 62 at the time of leasing 2. Medicaid Recipients 3. Very low income <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>	Comments
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>Eligibility Criteria:</p> <ol style="list-style-type: none"> 1. At least 62 years of age and a resident in a facility, or approved for entrance into a facility, that has entered into a service agreement with the area agency on aging. 2. Physically or mentally impaired and in need of assistance with the activities of daily living provided by the assisted living program. 3. Financially eligible for a subsidy. <p>Effective: July 01, 2021 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>

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>	Comments
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, 2021</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 FY2021.</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	Comments
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.</p> <ul style="list-style-type: none"> * 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>Effective: February 1, 2020</p> <p>Source: http://mdod.maryland.gov/employment/Pages/eid-program.aspx</p>
Medical Assistance (Medicaid) For Aged Blind or Disabled (ABD)	\$350/month	\$392/month	\$2,500	\$3,000	<p>Medical Assistance (Medicaid) Aged, Blind or Disabled is a program that pays the medical bills of people who a low income and cannot afford medical care.</p> <p>Note: Financial eligibility varies based on the household size.</p> <p>Effective: January 18, 2022</p> <p>Source: https://www.peoples-law.org/medical-assistance-aged-blind-and-disabled-ma-abd</p>

Medical 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>	Comments
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance \$2,177.50	Maximum Monthly Maintenance Needs Allowance \$3,435	Minimum Resource Standard \$27,480	Maximum Resource Standard \$37,400	<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: February 8, 2022</p> <p>Source: https://www.medicaid.gov/federal-policy-guidance/downloads/cib11232021.pdf </p>

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	Comments
Qualified Medicare Beneficiary Program (QMB)	\$1,153/month	\$1,546/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, 2022 Source: https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,379/month	\$1,851/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, 2022 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	\$1,549/month	\$2,080/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, 2022 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>	Comments
<p style="text-align: center;">Full Low-Income Subsidy (LIS)</p> <p>Extra Help: If you are enrolled in Medicaid and/or the Medicare Savings Program</p> <p style="text-align: center;">Partial Low-Income Subsidy(LIS)</p> <p>Extra Help: If you are enrolled in Medicare, only</p>	<p style="text-align: center;">Up to: \$1,549 Monthly</p> <p style="text-align: center;">Below: \$1,719/ Monthly</p>	<p style="text-align: center;">Up to: \$2,080 Monthly</p> <p style="text-align: center;">Below: \$2,309</p>	<p style="text-align: center;">Up to: \$9,900</p> <p style="text-align: center;">Up to: \$15,510</p>	<p style="text-align: center;">Up to: \$15,600</p> <p style="text-align: center;">Up to: \$30,950</p>	<p>Low Income Subsidy helps people with Medicare pay for prescription drugs.</p> <ol style="list-style-type: none"> Income amounts reflect threshold with the monthly income disregard (annually \$240); Income is rounded to the nearest whole dollar. Asset limits include amount with \$1,500/person burial allowance. Apply through Social Security: Call 1-800-772-1213 or visit the SSA.gov website. <p>Effective: January 12, 2022</p> <p>https://www.cms.gov/Medicare/Eligibility-and-Enrollment/LowIncSubMedicarePresCov/EligibilityforLowIncomeSubsidy</p>
<p>State of Maryland Senior Prescription Drug Assistance Program (SPDAP)</p>	<p style="text-align: center;">\$40,770/year</p> <p style="text-align: center;">\$3,397.50/month</p>	<p style="text-align: center;">\$54,930/ year</p> <p style="text-align: center;">\$4, 577.50/month</p>	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. SPDAP pays up to \$50 premium assistance to Part D drug plans or Medicare Advantage plans with drug benefits.</p> <p>Effective March 1, 2022</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 Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Comments
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>	Comments
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>	Comments
Weatherization Assistance Program (WAP)	\$3,245/month \$38,940/year	\$4,243/month \$50,921/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 31, 2022</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/wap/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>	Comments
Supplemental Security Income (SSI)	\$841	\$1,261	\$2,000	\$3,000	<p>Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.</p> <p>Eligibility Criteria:</p> <ol style="list-style-type: none"> 1. Aged (age 65 or older) 2. Blind 3. Disabled 4. has limited income 5. has limited resources <p>Effective: January 1, 2022</p> <p>Source: SSI Federal Payment Amount For 2021 https://www.ssa.gov/oact/cola/SSI.html</p> <p>Understanding SSI https://www.ssa.gov/ssi/text-eligibility-ussi.htm</p>

APPENDIX

Attachment 1 – (https://www.huduser.gov/portal/datasets/il.html#2021_query)



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