



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

MEMORANDUM # 23-2

July 14, 2023

TO: Area Agency on Aging Directors
Maryland Access Point Staff

FROM: Carmel Roques, 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 Aging (MDoA) tracks such changes and will endeavor to keep you informed through this memorandum, which is released twice a year in January and July.

The information in this chart has been modified and does not include the Home and Community Services information for Community First Choice, Community Options and Community Personal Assistance Services. The information is being reviewed and updated and will be released later. You can visit the website for program information.

<https://health.maryland.gov/mmcp/longtermcare/Pages/Community-First-Choice.aspx>

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, 2023 – December 31, 2023

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	\$14,580/year	\$19,720/year			Change effective: January 1, 2023 Source: https://aspe.hhs.gov/poverty-guidelines

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 \$63,300 /year Maximum All other counties \$51,120/year	Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$72,360 /year Maximum All other counties \$58,440/year	No Asset Test	No Asset Test	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. Effective: July 1, 2023 Source: https://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx

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 – State Funded Only	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. Be self-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>Interested applicants must first register a http://onestop.md.gov/ account. In order to create our account, you will need to provide your first and last name as well as an email address you can verify. Complete a self-reported application until space is available on the Program. When space is available on the Program - you will receive an application.</p> <p>Effective: January 1, 2023</p> <p>Source: https://mdod.maryland.gov/acp/Pages/Attendant-Care-Home.aspx</p>

Home and Community Services

Federal/State	Monthly (or Annual) Net Income Individuals	Monthly (or Annual) Net Income Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Comments
Congregate Housing Services Program (CHSP) Subsidy	\$4,112.50/month \$49,350/year	\$4,700/month \$56,400/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 1, 2023</p> <p>Contact: Maryland Department of Aging 410-767-1100</p> <p>Source: https://aging.maryland.gov/Pages/congregate-housing.aspx</p> <p>Maryland Department of Aging's regulations 32.03. 04.23A(3), B(3) and C(2): 60% of the State median income as published by the DHS/State Department of Housing and Community Development.</p> <p>MDoA COMAR 32.03.04.23A(5) (B5), C(4)</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
Supplemental Nutrition Assistance Program (SNAP)	\$1,473/month \$17,676/year	\$1,984/month \$23,808/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, 2022</p> <p>Source: https://dhs.maryland.gov/food-supplement-program/ https://1473*12/dhs.maryland.gov/documents/Supplemental%20Nutrition%20Assistance%20Program%20(SNAP)/October-2022-Income-Guidelines.pdf</p>
Section 811 Project Rental Assistance	See Appendix Attachment 1	See Appendix 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, 2023</p> <p>Who Is Eligible:</p> <p>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) Net Income <u>Individuals</u>	Monthly (or Annual) Net Income <u>Couples</u>	Annual Resource limit <u>Individuals</u>	Annual Resource limit <u>Couple/ Household of Two</u>	Comments
Senior Assisted Living Subsidy Program	\$4,350/month \$52,200/year	N/A	\$20,064	\$26,400	<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 1, 2023 Maryland Department of Aging – 410-767-1100</p> <p>https://aging.maryland.gov/Pages/Senior-Assisted-Living-Subsidy-Program.aspx</p> <p>Source: Income MDoA COMAR 32.03.03.05C(2): 60% of the State median income as per U.S. HUD</p> <p>Resources MDoA COMAR 32.03.03.05C(3)</p>

Home and Community Services

Federal/State	Monthly (or Annual) Net Income <u>Individuals</u>	Monthly (or Annual) Income <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Comments
Senior Care Program	\$4,112.50/month \$49,350/year	\$4,700/month \$56,400/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 1, 2023</p> <p>Maryland Department of Aging 410-767-1100</p> <p>https://aging.maryland.gov/Pages/senior-care.aspx</p> <p>Source: MDoA guidelines based on State Department of Housing and Community Development figures: 60% of Maryland's median income in a given year, as adjusted for family size.</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
Employed Individuals with Disabilities (EID) Program	\$3,645 \$43,740	\$4,930 \$59,160	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: January 19, 2023</p> <p>Source: http://mdod.maryland.gov/employment/Pages/eid-program.aspx</p>

Medical Assistance (Medicaid) For Aged Blind or Disabled (ABD)	\$<350/month	\$350>/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, 2023</p> <p>Source: https://www.peoples-law.org/medical-assistance-aged-blind-and-disabled-ma-abd</p>
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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 \$2,465	Maximum Monthly Maintenance Needs Allowance \$3,715.50	Minimum Resource Standard \$29,724	Maximum Resource Standard \$148,620	<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, 2023</p> <p>Source: https://www.medicaid.gov/federal-policy-guidance/downloads/cib051123.pdf</p>

Medicare Savings 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
Qualified Medicare Beneficiary Program (QMB)	\$1,235/month	\$1,663/month	\$9,090	\$13,630	<p>QMB helps Medicare enrollees with limited income and resources pay for their premiums and out-of-pocket medical expenses. QMB helps pay for Medicare Part A premiums and Part B premiums, co-payments, coinsurance, and deductibles. \$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: July 1, 2023 Source: https://dhs.maryland.gov/documents/Public%20Assistance/2023-MONTHLY_INCOME_AND_ASSET_GUIDELINES-Monthly-Income-Asset-Table.pdf</p>
Specified Low-Income Medicare Beneficiary (SLMB)	Up to: \$19,920/ Year \$1,660	Up to: \$26,868/ Year \$2,239/month	\$9,090	\$13,630	<p>Similar to QMB but helps pay for the Medicare Part B premium only. \$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: July 1, 2023 Source: https://dhs.maryland.gov/documents/Public%20Assistance/2023-MONTHLY_INCOME_AND_ASSET_GUIDELINES-Monthly-Income-Asset-Table.pdf</p>

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>Full Low-Income Subsidy (LIS) Extra Help: If you are enrolled in Medicaid and/or the Medicare Savings Program</p> <p>Partial Low-Income Subsidy (LIS) Extra Help: If you are enrolled in Medicare, only</p>	<p>Up to: \$19,683/year</p> <p>\$1,640/month</p> <p>Up to: \$21,870/ Year</p> <p>\$1,823/month</p>	<p>Up to: \$26,622/</p> <p>\$2,219/month</p> <p>Below: \$29,580/ Year</p> <p>\$2,465/month</p>	<p>Up to: \$10,590</p> <p>Up to: \$16,660</p>	<p>Up to: \$16,630</p> <p>Up to: \$33,240</p>	<p>LIS/Extra Help helps people with limited income and resources pay Medicare prescription drug program costs like premiums, deductibles, and co-insurance. Medicare pay for prescription drugs.</p> <p>An individual could still qualify for Extra Help even if their income or assets are above the eligibility limits because certain types of income and assets are not counted. Individuals with Medicare as well as Medicaid, SSI or a Medicare Savings Programs are automatically enrolled in Extra Help.</p> <ol style="list-style-type: none"> 1. These limits include a \$20 income disregard that the Social Security Administration automatically subtracts from monthly unearned income. 2. If beneficiaries notify the Social Security Administration that they expect to use some of their resources for burial expenses, asset limits increase by \$1,500 (\$3,000 if married). <p>Apply through Social Security: Call 1-800-772-1213 or visit the SSA.gov website.</p> <p>Effective: July 1, 2023 Source: https://health.maryland.gov/phpa/OIDPCS/MADAP/MADAP%20Application%20and%20forms/MADAP%202023%20Income%20Guidelines_03Feb2023comp.pdf</p>

State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	\$43,740/year \$3,645/month	\$59,160/ year \$4,930/month	No Asset Test	No Asset Test	<p>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 \$60.00 per month for a member's Medicare prescription drug plan premium, as long as the individual is enrolled in an approved Medicare prescription drug plan or a Medicare Advantage plan.</p> <p>SDAP is for individuals who are not eligible for 100% the Full LIS/Extra Help.</p> <p>Effective January 01, 2023</p> <p>Source: http://marylandspdap.com/</p>
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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
Electrical Universal Service Program (EUSP)	\$2,430	\$3,287	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:</p> <p>Please check with your utility company on eligibility requirements and budget billing policy.</p> <p>Effective: July 1, 2023</p> <p>Source: https://dhs.maryland.gov/office-of-home-energy-programs/how-do-you-apply/ 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)	\$3,547.50/month \$42,570/year	\$4,639.08/month \$55,669/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. Effective: July 06, 2023 Source: https://dhcd.maryland.gov/Pages/EnergyEfficiency/MEAP.aspx</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)	\$3,574.50/month \$42,570/year	\$4,347/month \$55,669/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: July 6, 2023</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Source: https://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)	\$914	\$1,371	\$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, 2023</p> <p>Source: SSI Federal Payment Amount For https://www.ssa.gov/oact/cola https://www.ssa.gov/oact/cola/SSI.html Understanding SSI https://www.ssa.gov/ssi</p>

APPENDIX

Attachment 1 –

(https://www.huduser.gov/portal/datasets/il/il2023/2023summary.odn?inputname=STTLT*249999999%2BMaryland&selection_type=county&stname=Maryland&statefp=24.0&year=2023)



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

FY 2023 Income Limits Summary

Statewide Income Limits for Maryland

FY 2023 Very Low-Income (50%) Limit (VLIL)

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
43,550	49,750	52,900	62,200	67,200	72,150	77,150	82,100

FY 2022 30% of Median

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
26,100	29,850	33,600	37,300	40,300	43,300	46,250	49,250

FY 2022 Low-Income (80%) Limit (LIL)

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
66,250	75,750	85,200	94,650	102,250	109,800	117,400	124,950