

Larry Hogan | Governor

Boyd K. Rutherford | Lt. Governor

Rona E. Kramer | Secretary

#### **MEMORANDUM # 22-2**

**TO:** Area Agency on Aging Directors

**FROM:** Bernice Hutchinson

Deputy Secretary

**DATE:** June 10, 2022

**SUBJECT:** Senior Assisted Living Subsidy Program – FY 2023 Consumer Price Index

Increases

The Maryland Department of Aging's regulations at COMAR 32.03.03 governing the Senior Assisted Living Subsidy (SALS) Program were amended, effective July 27, 2020, to require the Department to calculate, using the percentage, if any, by which the Consumer Price Index (CPI) exceeds the CPI for the previous calendar year, rounded to the nearest dollar, and publish annually the: (1) monthly allowance for personal expenses (see COMAR 32.03.03.02B(19)); (2) resource limits for both single and married individuals (see COMAR 32.03.03.05C(3) & H); and (3) maximum monthly subsidy amount (see COMAR 32.03.03.07A(1)-(3)).

The CPI increased by 5.6% from December 2020 to December 2021; therefore, effective July 1, 2022, for Fiscal Year 2023, the following SALS Program increases shall take effect:

- Maximum monthly subsidy amount:  $$1,000 \times 5.6\% = $56 + $1,000 = $1,056$
- Monthly allowance for personal expenses:  $$130 \times 5.6\% = $7.28 + $130 = $137$
- Individual resource limit:  $$19,000 \times 5.6\% = $1,064 + $19,000 = $20,064$
- Married resource limit:  $25,000 \times 5.6\% = 1,400 + 25,000 = 26,400$

For further information please contact Teresa Jeter-Cutting, Interim Program Manager at <u>teresa.jeter-cutting@maryland.gov</u>.



Larry Hogan | Governor

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#### MEMORANDUM # 22-1 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, <a href="www.aging.maryland.gov">www.aging.maryland.gov</a>. 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, 2022 – December 31, 2022

Federal/State	Annual Income Test <u>Individuals</u>	Annual Income Test <u>Couples</u>	Annual Asset Test Individuals	Annual Asset Test Couple/Household of Two	Comments
Federal Poverty Guidelines	\$13,590/year	\$18,310/year			Change effective: January 1, 2022  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 Couple/Household of Two	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	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: August 1, 2021 Source: http://dhcd.maryland.gov/Residents/Pages/ahsp/ default.aspx			

	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 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	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.  Eligibility Criteria:  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				

Home and Community Services							
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test Couple/ Household of Two	Comments		
Congregate Housing ServicesProgram (CHSP) Subsidy	\$3,121/month \$37,454/year	\$4,081/month \$48,978/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: July 01, 2021  Contact:  Maryland Department of Aging 410-767-1100  Source:  https://aging.maryland.gov/Pages/congregate-housing.aspx  LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021.		

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/</u> <u>Household of Two</u>	Comments	
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 livings.  Eligibility Criteria:  1. Must require an institutional level of care 2. Individual's income and assets are reviewed to determined financial eligibility.  Effective: January 1, 2022  Source: https://mmcp.health.maryland.gov/longtermcare /Pages/Community-First-Choice.aspx	
Community Options Waiver	(See Note)	(See Note)	(See Note)	(See Note)	Community Options Waiver provides community services and supports to enable olderadults 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.  Effective: January 1, 2022  Source:  https://mmcp.health.maryland.gov/longtermcare /Pages/Community-First-Choice.aspx	

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 Couple/ Household of Two	Comments			
Community Personal Assistance Service (CPAS)	(See Note)	(See Note)	(See Note)	(See Note)	Community Personal Assistance Services provided in-home personal assistance services toolder 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.  Eligibility Criteria:  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.  Effective: January 1, 2022  Source: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx			

	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 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	Supplemental Nutrition Assistance Program (SNAP) helps low- income households buy the food they need for godhealth.  Note: Financial eligibility varies based on the household size.  Effective: October 1, 2021  Source: https://dhs.maryland.gov/food- supplement-program/			
Section 811 Project RentalAssistance	See Appendix Attachment 1	See Appendix A Attachment 1			The Section 811 Project Rental Assistance Programis 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 paysthe rest of the rent directly to the landlord.  Effective: January 1, 2022 Who Is Eligible: People with disabilities who are:  1. Age 18 to under age 62 at the time of leasing 2. Medicaid Recipients 3. Very low income  Source: http://mdod.maryland.gov/housing/Pages/section8 11.aspx			

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/</u> <u>Household</u> <u>of Two</u>	Comments			
Senior Assisted LivingSubsidy Program	\$3,121/month \$37,454/year	\$4,081/month \$48,978/year	\$19,000	\$25,000	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.  Eligibility Criteria:  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.  Effective: July 01, 2021  Maryland Department of Aging — 410-767-1100  https://aging.maryland.gov/Pages/Senior-Assisted-Living-Subsidy-Program.aspx  LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY 2021.			

	Home and Community Services							
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/</u> <u>Householdof</u> <u>Two</u>	Comments			
Senior Care Program	\$3,121/month \$37,454/year	\$4,081/month \$48,978/year	\$11,000	\$14,000	The Senior Care Program provides in-home services and other support services to persons 65 and older.  Effective: July 01, 2021  Maryland Department of Aging 410-767-1100  https://aging.maryland.gov/Pages/senior-care.aspx  LIHEAP IM-2020-02 State Median Income Estimates for Optional Use in FY 2020 and Mandatory Use in FY2021.			

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Federal/State	Monthly (or Annual) Income Test <u>Individuals</u>	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test Individuals	Annual Asset Test <u>Couple/</u> <u>Household of</u> <u>Two</u>	Comments
Employed Individuals withDisabilities (EID) Program	\$3,192	\$4,311	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. * 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.  Effective: February 1, 2020  Source:  http://mdod.maryland.gov/employment/Pages/eid-program.aspx
Medical Assistance (Medicaid)For Aged Blind or Disabled (ABD)	\$350/month	\$392/month	\$2,500	\$3,000	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. Note: Financial eligibility varies based on the household size. Effective: January 18, 2022  Source: https://www.peoples-law.org/medical-assistance- aged-blind-and-disabled-ma-abd

	Medical Assistance Programs							
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test Couple/ Household of Two	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	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: February 8, 2022  Source: https://www.medicaid.gov/federal-policy-guidance/downloads/cib11232021.pdf			

		Medica	are Savings	Programs	
Federal/State	Monthly (or Annual) Income Test Individuals	Monthly (or Annual) Income Test <u>Couples</u>	Annual Asset Test <u>Individuals</u>	Annual Asset Test Couple/ Household of Two	Comments
Qualified Medicare BeneficiaryProgram (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 MedicareBeneficiary (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 MedicareBeneficiary (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 Couple/ Household of Two	Comments			
Full Low-Income Subsidy (LIS) 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: \$1,549 Monthly Below: \$1,719/ Monthly	Up to: \$2,080 Monthly Below: \$2,309	Up to: \$9,900 Up to: \$15,510	Up to: \$15,600 Up to: \$30,950	<ol> <li>Low Income Subsidy helps people with Medicare pay for prescription drugs.</li> <li>Income amounts reflect threshold with the monthly income disregard (annually \$240); Income is rounded to the nearest whole dollar.</li> <li>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.</li> <li>Effective: January 12, 2022         https://www.cms.gov/Medicare/Eligibility-and-Enrollment/LowIncSubMedicarePresCov/EligibilityforLowIncomeSubsidy     </li> </ol>			
State of Maryland Senior Prescription Drug AssistanceProgram (SPDAP)	\$40,770/year \$3,397.50/month	\$54,930/ year \$4, 577.50/month	No Asset Test	No Asset Test	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.  Effective March 1, 2022 Extra Help: Applicants not eligible for 100% full Federal Low-Income Subsidy.  Source: http://marylandspdap.com/			

		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 Couple/ Household of Two	Comments
Electrical Universal ServiceProgram (EUSP)	\$1,878/month \$22,536/year	\$2,540/month \$30,480/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: July 1, 2021  Source: https://dhs.maryland.gov/office-of-home- energy-programs

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

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 Couple/ Household of Two	Comments		
Weatherization AssistanceProgram (WAP)	\$3,245/month \$38,940/year	\$4,243/month \$50,921/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: January 31, 2022		
					Note: financial eligibility varies based on the household size.  Source: http://dhcd.maryland.gov/Residents/Pages/wap/default.aspx		

	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	Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.  Eligibility Criteria: 1. Aged (age 65 or older) 2. Blind 3. Disabled 4. has limited income 5. has limited resources  Effective: January 1, 2022  Source: SSI Federal Payment Amount For 2021 https://www.ssa.gov/oact/cola/SSI.html  Understanding SSI https://www.ssa.gov/ssi/text-eligibility-ussi.htm					

## **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