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MEMORANDUM # 24-4

TO: Area Agency on Aging
Directors Maryland Access
Point Staff

FROM: Carmel Roques 
Secretary

DATE: October 1, 2024

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.

Find the latest memorandum and chart on the AAA webpage of MDOA’s website at <https://aging.maryland.gov/Pages/area-agencies-on-aging.aspx>. The memo is located in the right hand column under “Program Eligibility Requirements.”

Eligibility Requirements for Select Income-Based Federal and State

Programs

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ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

January 01, 2024 – December 31, 2024

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	\$15,060/year	\$20,440/year			<p>Change effective: January 17, 2024</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	<p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$68,500/year</p> <p>Maximum All other counties \$68,500/year</p>	<p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$78,250 /year</p> <p>Maximum All other counties \$78,250/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: July 1, 2024</p> <p>Source: https://dhcd.maryland.gov/Residents/Pages/ahsp/default.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
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. 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, 2024</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 Test Individuals	Monthly (or Annual) Net Income Test Couples	Annual Asset Test <u>Individuals</u>	Annual Asset Test <u>Couple/ Household of Two</u>	Comments
Community Housing (formerly the Congregate Housing Services Program) (CHSP) Subsidy	\$3,998/month \$47,976/year	\$4,566/month \$54,792/year	\$47,790	\$54,790	<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, 2024</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: 32.04.23A(3) and B(3) Net income is less than 60% of the State median income as published by the Maryland Department of Human Resources/State Housing and Community Development.</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 Comments)	(See Comment)	(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 aid 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, 2024</p> <p>Source: https://mmcp.health.maryland.gov/longtermcare/Pages/Community-First-Choice.aspx</p>
Community Options Waiver	(See Comments)	(See Comments)	(See Comments)	(See Comments)	<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, 2024</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 Comments)	(See Comments)	(See Comments)	(See Comments)	<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, 2024</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
Supplemental Nutrition Assistance Program (SNAP)	\$1,632/month \$1,584/year	\$2,215/month \$26,580/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, 2024</p> <p>Source: https://www.fns.usda.gov/snap/recipient/eligibility</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, 2024</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) Net Income Test <u>Individuals</u>	Monthly (or Annual) Net Income Test <u>Couples</u>	Annual Resource limit <u>Individuals</u>	Annual Resource limit <u>Couple/ Household of Two</u>	Comments
Senior Assisted Living Subsidy Program	\$1,056/month \$52,300/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, 2024 Maryland Department of Aging – 410-767-1100 https://aging.maryland.gov/Pages/Senior-Assisted-Living-Subsidy-Program.aspx https://aging.maryland.gov/SiteAssets/Pages/Senior-Assisted-Living-Subsidy-Program/23-1%20FY%202024%20SALS%20-%20Consumer%20Price%20Index%20Increase%206.2.2023.pdf</p> <p>Source: Income MDoA COMAR 32.03.03.05C(2): 60% of the State median income as per U.S. HUD Resources: MDoA COMAR 32.03.04.23A(5), B(5), C(4)</p>

Home and Community Services

Federal/State	Monthly (or Annual) Net 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	\$3,998/month \$47,970/year	\$4,566/month \$54,790/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, 2024</p> <p>Maryland Department of Aging 410-767-1100</p> <p>https://aging.maryland.gov/Pages/senior-care.aspx</p> <p>Source: Maryland Department of Aging's Senior Care guidelines, as set by the Department staff, provides that annual income does not exceed 60% of Maryland's median income each 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 1, 2024</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, 2024</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 \$2,555	Maximum Monthly Maintenance Needs Allowance \$3,853.50	Minimum Resource Standard \$30,828	Maximum Resource Standard \$154,140	<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, 2024</p> <p>Source: https://www.medicaid.gov/federal-policy-guidance/downloads/cib05222024.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)	\$1,275/month	\$1,724/month	\$9,430	\$14,130	<p>Helps pay for Medicare Part A premiums and Part B premiums, deductibles, coinsurance, and copayments (for services and items Medicare covers). Income limit includes a \$20 Social Income disregard.</p> <p>Effective: January 1, 2024</p> <p>Source: https://www.medicare.gov/medicare-savings-programs</p>
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,526/month	\$2,064/month	\$9,430	\$14,130	<p>Helps pay for Medicare Part B premiums. Income limit includes a \$20 Social Security Income disregard.</p> <p>Effective: January 1, 2024</p> <p>Source: https://www.medicare.gov/medicare-savings-programs</p>
Specified Low-Income Medicare Beneficiary (SLMB) II/QI	\$1,715/month	\$2,320/month	\$9,430	\$14,130	<p>Helps pay for Medicare Part B premiums. Income limit includes a \$20 Social Security Income disregard.</p> <p>Effective: January 1, 2024</p> <p>Source: https://www.medicare.gov/medicare-savings-programs</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
Extra Help/Low- Income Subsidy (LIS)	\$22,590/year	\$30,660/year	Up to: \$17,220	Up to: \$34,360	<p>Helps pay for Medicare prescription drug coverage (Part D) premiums, deductibles, coinsurance, and other costs.</p> <p>Apply through Social Security: Call 1-800-772-1213 or visit the SSA.gov website.</p> <p>Effective: January 01, 2024</p>
Senior Prescription Drug Assistance Program (SPDAP)	\$3,765/month	\$5,110/month	No Asset Test	No Asset Test	<p>SPDAP will pay up to \$75.00 per month for a member's Medicare prescription drug plan premium if the individual is enrolled in an approved Medicare prescription drug plan (Part D) or a Medicare Advantage plan.</p> <p>Effective January 01, 2024</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)	\$2,510	\$3,406.67	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, 2024</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 Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Comments
Maryland Energy Assistance Program (MEAP)	\$2,510/month \$30,120/year	\$3,406.67/month \$40,880.04/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 06, 2024</p> <p>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	\$4,639.08/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: January 26, 2024</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)	\$967	\$1,450	\$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, 2024</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>

FY 2024 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov/fri/UD_User_Home_Data_Sets_Fair_Market_Rents_Section_8_Income_Limits_MTSP/Income_Limits_HUD_LIHTC_Database](https://www.hud.gov/fri/UD_User_Home_Data_Sets_Fair_Market_Rents_Section_8_Income_Limits_MTSP/Income_Limits_HUD_LIHTC_Database)

FY 2024 State Income Limits

Maryland

Median Family Income

\$124,500

Very Low-Income Limit (VIL)

50% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$43,600	\$49,800	\$56,050	\$62,250	\$67,250	\$72,250	\$77,200	\$82,200

Extremely Low-Income Limit (ELIL)

30% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$26,150	\$29,900	\$33,650	\$37,350	\$40,350	\$43,350	\$46,350	\$49,350

Low-Income Limit (LIL)

80% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100

*Note: Income Limits may not equal exactly 50%, 30%, or 80% of the statewide Median Family Income due to the application of ceilings and floors.