




Wes Moore, Governor | Aruna Miller, Lt. Governor | Carmel Roques, Secretary

MEMORANDUM #26-5
May 22, 2026

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 (MDOA) 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. 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 aging.maryland.gov/AAA.



Eligibility Requirements for Select Income-Based Federal and State Programs

Table of Contents

Federal Poverty Guidelines	Page	3
Home and Community Services		
Accessible Homes for Seniors	Page	3
Attendant Care Program	Page	4
Community First Choice (CFC)	Page	5
Community Options Waiver	Page	6
Community Personal Assistance	Page	7
Supplemental Food Assistance Program	Page	8
Section 811 Project Rental Assistance	Page	9
Supporting Older Adults with Resources (SOAR)	Page	10
Medical Assistance Programs		
Employed Individuals with Disabilities	Page	11
Medical Assistance (Medicaid for ABD Aged, Blind or Disabled)	Page	12
Medical Assistance (Medicaid Spousal Impoverishment)	Page	13
Qualified Medicare Beneficiary Programs (QMB)	Page	14
Specified Low Income Medicare Beneficiaries (SLMB)	Page	14
Specified Low Income Medicare Beneficiaries (SLMB II/QI)	Page	14
Qualified Disabled Working Individual (QDWI)	Page	15
Prescription Assistance Programs		
Extra Help	Page	16
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	Page	16
Utilities Assistance Program		
Electrical Universal Service (EUSP)	Page	17
Maryland Energy Assistance (MEAP)	Page	18
Weatherization Assistance Program (WAP)	Page	18
Other		
Supplemental Security Income (SSI)	Page	19

ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

January 01, 2026 – December 31, 2026

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	\$15,960/year	\$21,640/year			<p>Change effective: January 1, 2026</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	\$72,950/year	\$83,400/year	No Asset Test	No Asset Test	<p>The Accessible Homes for Seniors program provides zero-interest loans and grants for home modifications for home rehabilitation work that supports aging in place for individuals aged 55 or older.</p> <p>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, 2025</p> <p>Source: https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/Accessible-Homes-Seniors.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	Have a total gross income (taxable and non-taxable) of less than \$119,999 per 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. Does 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 at 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, 2025</p> <p>Source: https://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
Community First Choice (CFC)	(See Comments)	(See Comment)	\$2,500	\$3,000	<p>The CFC program is a state plan home and community-based services benefit. It helps you get services and support in your home and community instead of in an institution.</p> <p>The Maryland Department of Health Medicaid Administration runs this program.</p> <p>You must meet all the medical, technical, and financial rules to be eligible for this program.</p> <p>Medical Eligibility Rules:</p> <ul style="list-style-type: none"> ● Need institutional level of care. <p>Technical Eligibility Rules:</p> <ul style="list-style-type: none"> ● No age limit. ● Must live in a community setting. <p>Financial Eligibility Rules:</p> <ul style="list-style-type: none"> ● Must already have full Medicaid. You have full Medicaid if you have a red and white card. <p>The best way to know if you are eligible is to apply. Effective: January 1, 2026</p> <p>Source: https://health.maryland.gov/mmcp/ltss/Pages/community-first-choice.aspx</p>

Community Options Waiver	(See Comments)	(See Comment)	(See Comments)	(See Comment)	<p>The Community Options Waiver, also known as the Home and Community-Based Options Waiver (HCBOW), is a home and community-based services waiver. It helps you get services and support in your home and community instead of in an institution.</p> <p>You must meet all the medical, technical, and financial rules to be eligible for this waiver.</p> <p>Medical Eligibility Rules:</p> <ul style="list-style-type: none"> ● Need nursing facility level of care. <p>Technical Eligibility Rules:</p> <ul style="list-style-type: none"> ● Be age 18 and older. ● Live at home or in the community. ● Not be in another waiver program or the Programs of All-Inclusive Care for the Elderly (PACE) at the same time. ● The cost of community-based services must not be more than institutional care. ● Be able to live safely in your home and community with these waiver services. <p>Financial Eligibility Rules:</p> <ul style="list-style-type: none"> ● Based on income and assets of the household. ● Monthly income may not exceed 300% of SSI benefits. ● Countable assets may not be more than \$2,000 or \$2,500, depending on eligibility category. <p>The best way to know if you are eligible is to apply.</p> <p>Effective: January 1, 2026</p> <p>Source: https://health.maryland.gov/mmcp/ltss/Pages/community-options-waiver.aspx</p>
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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>The CPAS program is a state plan home and community-based services benefit. It helps you get services and support in your home and community instead of in an institution.</p> <p>The Maryland Department of Health Medicaid Administration runs this program.</p> <p>You must meet all the medical, technical, and financial rules to be eligible for this program.</p> <p>Medical Eligibility Rules:</p> <ul style="list-style-type: none"> ● Must need help with at least one activity of daily living. <p>Technical Eligibility Rules:</p> <ul style="list-style-type: none"> ● No age limit. ● Must live in a community setting. <p>Financial Eligibility Rules:</p> <ul style="list-style-type: none"> ● Must already have full Medicaid. You have full Medicaid if you have a red and white card. <p>The best way to know if you are eligible is to apply.</p> <p>Effective: January 1, 2026</p> <p>Source: https://health.maryland.gov/mmcp/ltss/Pages/community-personal-assistance-services-program.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)	\$1,696/month	\$2,292/month	(See Comments)	(See Comments)	<p>The SNAP program 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>Currently, households may have \$3,000 in countable resources (such as cash or money in a bank account) or \$4,500 in countable resources if at least one member of the household is age 60 or older, or is disabled.</p> <p>These amounts are updated annually.</p> <p>However, certain resources are NOT counted when determining eligibility for SNAP:</p> <ul style="list-style-type: none"> ● A home and lot; ● Resources of people who receive Supplemental Security Income (SSI); ● Resources of people who receive Temporary Assistance for Needy Families (TANF; also known as welfare); and ● Most retirement and pension plans (withdrawals from these accounts may count as either income or resources depending on how often they occur). <p>Effective: October 1, 2025 - September 30, 2026</p> <p>Source: https://www.fns.usda.gov/snap/recipient/eligibility</p>

<p>Section 811 Project Rental Assistance</p>	<p>See Appendix Attachment 1</p>	<p>See Appendix Attachment 1</p>			<p>The Section 811 Project Rental Assistance program makes a home in the community affordable for people with disabilities with low income. This is a "project-based" rental assistance program. You will have rent payment assistance while you live in participating units.</p> <ul style="list-style-type: none"> ● Links affordable housing with your services and supports. ● Provides you with the independence of living on your own. ● You sign the lease and have access to the supports you choose. <p>With Section 811 Project Rental Assistance 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>Who is Eligible? People with disabilities who are:</p> <ul style="list-style-type: none"> ● Age 18 to under age 62 at the time of leasing ● Medicaid recipients ● Very low income <p>Source: http://mdod.maryland.gov/housing/Pages/section811.aspx</p>
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Home and Community Services

Federal/State	Monthly (or Annual) Net Income Test Individuals	Monthly (or Annual) Income Test Couples	Annual Asset Test Individuals	Annual Asset Test Couple/ Household of Two	Comments
Supporting Older Adults with Resources (SOAR)	\$4,358.00/month \$52,296/year	\$4,983.00/month \$59,796/year	\$ 20,064	\$26,400	<p>The SOAR program provides case management and limited funds toward support services to persons 62 and older who meet financial and functional eligibility criteria.</p> <p>MDOA's guidelines, as set by the Department staff, are set to ensure that annual income does not exceed 60% of Maryland's median income as defined by Maryland Department of Housing and Community Development: https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2025-MD-Income-Limits.pdf</p> <p>To streamline eligibility across State-funded programs (SOAR and In-Home Aid Services/Social Services to Adults) MDOA and DHS have aligned their data sources for income eligibility.</p> <p>Effective: July 1, 2026</p> <p>Source: https://aging.maryland.gov/programs-and-services/supporting-older-adults-resources</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	(See Comments)	(See Comments)	Less than \$10,000 in countable resources	(see comments)	<p>The EID Program is a Medicaid buy-in program for workers with disabilities who would be ineligible for Medicaid because of their earnings.</p> <p>To be eligible for the EID Program, you must meet all the following:</p> <ul style="list-style-type: none"> ● Be at least 16 years old but not yet 65 years old ● Be working for pay ● Have a disability that meets Social Security's medical criteria ● Be a U.S. Citizen or a qualified non-citizen – see Immigration Status Requirements and exceptions ● Live in Maryland ● Meet the asset limit for the program <p>Source: http://mdod.maryland.gov/employment/Pages/eid-program.aspx</p>

Medical Assistance (Medicaid) - Aged, Blind and Disabled (MA-ABD)	\$350/month	\$392/month	\$2,500	\$3,000	<p>Medical Assistance (also called Medicaid) is a program that provides free or low-cost health insurance. Medical Assistance pays the medical bills of people who have low income and cannot afford medical care. If you qualify, Medical Assistance pays for medical care such as doctors, hospitals, prescriptions, mental health treatment, substance abuse treatment, and more.</p> <p>Eligibility Generally, to be eligible for Medicaid in Maryland, you must:</p> <ul style="list-style-type: none"> ● be a Maryland resident; ● be a U.S. citizen or a non-citizen who meets certain immigration status requirements; ● meet income limits; and ● meet asset limits. <p>To receive Medical Assistance in the “Aged, Blind and Disabled” category, (MA-ABD), you must be either:</p> <ul style="list-style-type: none"> ● Age 65 or older; ● Blind; or ● Disabled. <p>To qualify for benefits as disabled, you must meet all of the following:</p> <ul style="list-style-type: none"> ● You have a significant physical or mental medical impairment; ● Your condition has lasted (or will last) for at least twelve months or it is expected to result in death; and ● You are unable to perform "substantial gainful activity" - that is, you cannot work. <p>Note: Financial eligibility varies based on the household size. 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 \$2,643.75	Maximum Monthly Maintenance Needs Allowance \$4,066.50	Minimum Resource Standard \$32,532.00	Maximum Resource Standard \$162,660.00	<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, 2026</p> <p>Source: https://www.medicaid.gov/federal-policy-guidance/downloads/cib12092025.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 (QMB)	\$1,350/month	\$1,824/month	\$9,950	\$14,910	<p>The QMB program helps pay for Medicare Part A and Part B premiums, deductibles, copayments, and coinsurance (for services and items Medicare covers).</p> <p>Apply in person or by mailing an application to your local department of social services. Visit the Maryland Department of Human Services to download the current application form.</p> <p>Effective: February 1, 2026 Source: https://www.medicare.gov/medicare-savings-programs</p>
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,616/month	\$2,184/month	\$9,950	\$14,910	<p>The SLMB program helps pay for Medicare Part B premiums. Apply in person or by mailing an application to your local department of social services. Visit the Maryland Department of Human Services to download the current application form.</p> <p>Effective February 1, 2026 Source: https://www.medicare.gov/medicare-savings-programs</p>
Specified Low-Income Medicare Beneficiary (SLMB) II/QI	\$1,816/month	\$2,455/month	\$9,950	\$14,910	<p>The SLMB program helps pay for Medicare Part B premiums. Income limit includes a \$20 Social Security Income disregard.</p> <p>Effective: February 1, 2026 Source: https://www.medicare.gov/medicare-savings-programs</p>

Qualified Disabled Working Individual (QDWI)	\$5,405/month	\$7,299/month	\$4,000	\$6,000	<p>The QDWI program helps pay for Medicare Part A premiums.</p> <p>Apply in person or by mailing an application to your local department of social services. Visit the Maryland Department of Human Services to download the current application form.</p> <p>Effective: February 1, 2026 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)	\$1,995/monthly	\$2,705/monthly	Up to: \$18,090	Up to: \$36,100	<p>The LIS program helps pay for Medicare prescription drug coverage (Part D) premiums, deductibles, coinsurance, and other costs. Asset limit includes a \$1,500 per person disregard for burial expenses.</p> <p>Apply online at https://www.ssa.gov/medicare/part-d-extra-help or by calling the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778) to set up an appointment.</p> <p>Effective: February 01, 2026</p> <p>Source: https://www.medicare.gov/basics/costs/help/drug-costs</p>
Senior Prescription Drug Assistance Program (SPDAP)	\$47,880/year	\$64,920/year	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 as long as the individual is enrolled in an approved Medicare prescription drug plan (Part D) or a Medicare Advantage plan.</p> <p>Effective: January 01, 2026</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)	\$2,608	\$3,525	No Asset Test	No Asset Test	<p>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: January 17, 2025</p> <p>Source: https://dhs.maryland.gov/office-of-home-energy-programs/frequently-asked-questions/ https://benefits.maryland.gov/home/</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)	\$2,608/month \$31,296/year	\$3,525/month \$42,300/year	No Asset Test	No Asset Test	MEAP aids with home heating bills. Limited assistance is available to replace broken or inefficient furnaces. Note: Financial eligibility varies based on the household size. Effective: July 01, 2025 Source: https://dhs.maryland.gov/office-of-home-energy-programs/frequently-asked-questions/

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 \$48,085/year	\$4,639.08/month \$62,880/year	No Asset Test	No Asset Test	WAP helps eligible low-income households with the installation of energy conservation materials in their dwelling units. Effective: February 11, 2026 Note: financial eligibility varies based on the household size. Source: https://dhcd.maryland.gov/Energy-Home-Repair/pages/homeowner-grants/wap.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)	\$994	\$1,491	\$2,000	\$3,000	<p>SSI 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, 2026</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>