



# Medicaid Fact Sheet 2021

## Income Limits

Applicant - \$2,382 per month (gross).

Spouse - Income not counted.

## Asset Limits

*Single Applicant*  
\$2,000\*

*Married Applicant*  
\$2,000 plus \$130,380 for the spouse

\* \$5,000 income limit if applicant's income is less than \$948 per month.

## Jargon Cutter

**Community Spouse** - the wife or husband not in the nursing home.

**ICP** - Institutional Care Program, particular type of Medicaid that pays for nursing home care. ICP has different rules than other types of Medicaid.

**Income Cap** - the amount of gross income an applicant can have without being ineligible for benefits. If over income, an income trust is needed.

**Level of Care** - a measure of how sick an applicant is to determine eligibility.

**Miller Trust** - original name for the income trust.

**MMMIA** - minimum monthly income allowance, the amount of the applicant's income that may be diverted to the "community" spouse. (\$2,155 - \$3,260)

**Nursing Home Diversion Program** - helped pay cost of care at home and in an assisted living. Now replaced by the new State Wide Managed Medicaid Program

**Resource Limit** - the amount of assets the applicant can have.

## Assets

Assets are either *countable* or *non-countable*. The most significant non-countable assets are the home (the first \$603,000), car, and irrevocable burial contract.

## Income Trust

If the applicant has too much income, an income trust must be drafted and properly funded prior to application. The applicant must transfer at least amounts over \$2,382 to the trust each month.

## Look Back Periods

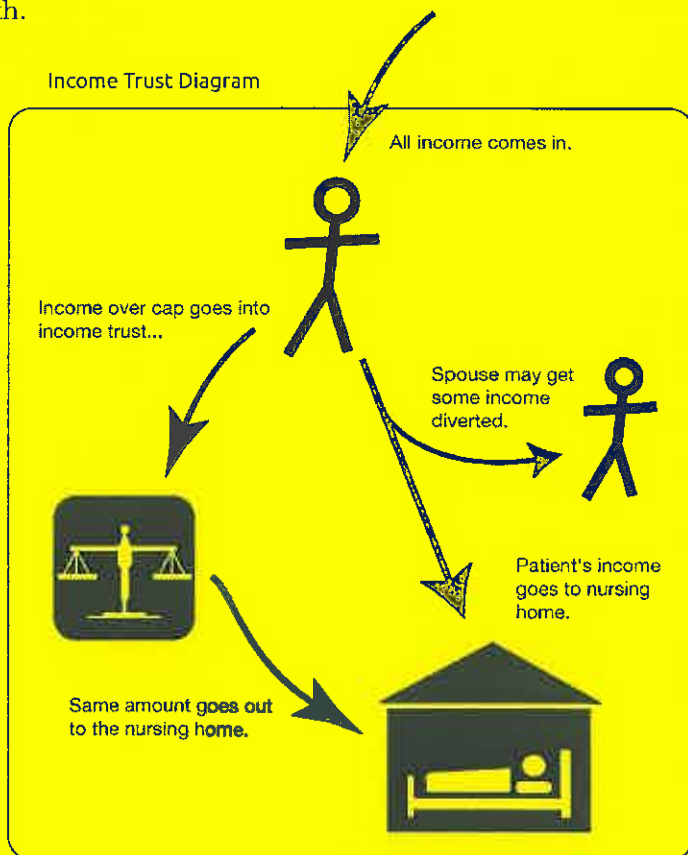
All transfers made within 60 months from date of application are counted.

## Transfer Rules and Penalties

An improper transfer of assets makes the applicant ineligible for a number of months forward from the date of application for benefits. There is no penalty for a transfer made to a spouse or disabled child.

How to calculate the transfer penalty:

$$\frac{\text{Amount transferred}}{\text{Number of months disqualified}} = 9,485$$



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## Financial Eligibility for Florida SSI-Related Programs - January 2021

Assistance Programs	Income Limit - Individual/Couple	Asset Limit - Individual/Couple
Supplemental Security Income (SSI) Cash payment, includes full Medicaid.	\$794 / \$1,191	\$2,000 / \$3,000
Nursing and ALF ICP/HCBS/Hospice Pays nursing home room, board and care, Medicare A and B premiums, coinsurance and deductibles.	\$2,382 / \$4,764	\$2,000 / \$3,000
MEDS-AD Individual (88% FPL) Full community Medicaid.	\$948 / \$1,281	\$5,000 / \$6,000
QMB (100% FPL) Pays Medicare part A and B premiums, coinsurance and deductible.	\$1,078 / \$1,456	\$7,970 / \$11,960
SLMB (100-120% FPL) Pays Medicare part B premiums.	\$1,293 / \$1,746	\$7,970 / \$11,960
QI1 Individual (120-135% FPL) Pays Medicare part B premiums.	\$1,455 / \$1,965	\$7,970 / \$11,960
Working Disabled (200% FPL) Pays Medicare part A premiums.	\$2,155 / \$2,903	\$5,000 / \$6,000

<b>Medicare Part B Premium</b>	\$149	
<b>Medicare Part A Premiums</b>	<b>Number of Qualifying Quarters of Employment</b>	
	40 or more	<b>Free</b>
	30 to 39	<b>\$252</b>
	Less than 30	<b>\$471</b>
<b>Personal Needs Allowance</b> ICP/ICP-MEDS/Hospice (Institution) Hospice (Community) 100% FPL PACE/SMMC-LTC/iBudget (Residents of assisted living facility)	\$130 \$1,058 Facility room and board charge, plus 20% of the FPL (\$216 individual, \$423 couple)	
<b>Other Limits</b> Minimum Spouse Monthly Needs Allowance Maximum Spouse Monthly Needs Allowance Excess Shelter Cost Allowance Standard Utility Allowance Asset Transfer Penalty Divisor Allowed Community Spouse Asset Amount Maximum Home Equity Value	\$2,155 \$3,260 \$647 \$370 \$9,485 \$130,380 \$603,000	

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For more information visit [FLMedicaid.com](http://FLMedicaid.com) or call 727-539-0181