

SSI-Related Medicaid (which pays for nursing home care)

This is Medicaid coverage which pays for care for aged, blind or disabled persons in a nursing home, as well as other medical expenses not covered by Medicare or other private health insurance. The individual must meet certain medical criteria, as well as the financial requirements listed below. Eligible individuals with income must contribute to the cost of care, but some allowance is permitted for the expenses of a spouse who remains in the community. In addition, some assets of the couple are protected for the community spouse and are not counted to determine eligibility for the individual in the nursing home.

Eligibility:

INCOME LIMIT

300% of the Maximum SSI Payment for One Person – \$2,901 effective January 2025. Persons with income in excess of the 300% limit may qualify for Medicaid payment if monthly nursing care costs exceed the Medicaid Medically Needy Income Limit and all other requirements are met.

ASSET LIMIT

- \$2,000 Individual
- \$3,000 Couple

Home and Community Based Care for Aged, Blind and Disabled Individuals (HCB Waiver)

This Medicaid coverage pays for in-home care for aged, blind or disabled persons who require the same level of care provided in a nursing home, but who chose to receive the care at home. The care may be directed by a case management agency or the individual himself. The individual must meet certain medical criteria, as well as the financial requirements listed below. Some assets of a couple are protected for the spouse who does not need nursing home or home and community-based care, and these assets are not counted to determine eligibility for the individual who needs care in the home.

Eligibility:

INCOME LIMIT

300% of the Maximum SSI Payment for One Person – \$2,901 effective January 2025.

ASSET LIMIT

- \$2,000 Individual
- \$3,000 Couple

Intermediate Care Facility/Individuals with Intellectual Disabilities (ICF/IDD)

This Medicaid coverage pays for institutional care for individuals who have intellectual disabilities. The individual must meet certain medical criteria, as well as the financial requirements listed below. Eligible individuals with income must contribute to the cost of care.

Eligibility:

INCOME LIMIT

300% of the Maximum SSI Payment for One Person – \$2,901 effective January 2025. Persons with income in excess of the 300% limit may qualify for Medicaid payment if monthly cost of care in the facility exceeds the Medicaid Medically Needy Income Limit and all other requirements are met.

ASSET LIMIT

- \$2,000 Individual

Intellectual and Developmental Disabilities (I/DD)

This Medicaid coverage pays for in-home care for those with intellectual or a developmental disability which could be provided in a medical or psychiatric hospital or nursing home. The individual must meet certain medical criteria, as well as the financial requirements listed below.

Eligibility:

INCOME LIMIT

300% of the Maximum SSI Payment for One Person – \$2,901 effective January 2025.

ASSET LIMIT

- \$2,000 Individual