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Rona E. Kramer
Secretary

DEPARTMENT OF AGING

MEMORANDUM # 18-02

January 30, 2018

TO: Area Agency on Aging Directors
Maryland Access Point Staff

FROM: Rona 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. MDoA tracks such changes and will endeavor to keep you informed through this Memo which is released twice a year on January 30th and June 30th.

To find the latest memoranda and chart, start on the home page of the MDoA's website, www.aging.maryland.gov. Go to "For Professionals" in the left column, and click on "Eligibility Criteria for Federal & State Programs."

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Local: 410-767-1100 • Toll Free: 1-800-243-3425 • TTY users call via Maryland Relay
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Maryland Access Point (MAP) Specialists are located in Area Agencies on Aging throughout the State, and are available to assist the general public with accessing public and private programs and services that may assist the individual with remaining in a home or community-based setting or transition out of a nursing facility. MAP Specialists are trained across a wide continuum to provide basic information, benefits counseling, strategic planning to maintain independence in the community, and access to long term services and supports. MAP Specialists include Information and Assistance staff and Options Counselors. They work with a wide range of consumers, including older adults, family caregivers, and adults age 18 years and older with disabilities. There are three ways to access MAP.

1. Call the statewide toll-free phone number at 1-844-MAP-LINK (1-844-627-5465).
2. Connect via the dedicated website at www.marylandaccesspoint.info.
3. Twenty [physical locations](#) across Maryland.

**ELIGIBILITY CRITERIA FOR SELECTED
 FEDERAL AND STATE PROGRAMS
 June 30, 2018-December 31, 2018**

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>	Notes
Federal Poverty Guidelines	\$12,141/yr	\$16,460/yr			Change effective: January 13, 2018 Source: https://aspe.hhs.gov/poverty-guidelines

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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>	Notes
Accessible Homes for Seniors	<p>Maximum Statewide \$48,000 /yr</p> <p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$61,650/yr</p>	<p>Maximum Statewide \$55,000/yr</p> <p>Calvert, Charles, Frederick, Montgomery & Prince George's Counties \$69,850/yr</p>	No Asset Test	No Asset Test	<p>Accessible Homes for Seniors provides zero-interest loans and grants for home modifications that support aging in place for individuals age 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 determined on a case-by-case basis. Seniors living with a relative or child with a disability in a home owned by the senior may qualify on a case-by-case basis.</p> <p>Effective: 06/01/2017</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx</p>
Attendant Care Program	<\$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>Effective 07/01/2015</p> <p>Source: http://mdod.maryland.gov/acp/Documents/ACP%20Application.pdf</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>	Notes
Congregate Housing Services Program (CHSP) Subsidy	\$2,861/ Month \$34,332/ Year	\$3,741/ Month \$44,896/ Year	\$27,375	\$35,587	<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: 07/01/2017</p> <p>Source: http://www.aging.maryland.gov/Pages/CHSP.aspx</p>
Community First Choice (CFC)- (Over 65 or under 65 with Medicare & Non –Parent/ Caregiver Relative)	\$350/ Month \$4200/ Year	\$392/ Month \$4,704/ Year	\$2,500	\$3,000	<p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 01/01/2018</p> <p>Source: Maryland COMAR Sec. 10.09.84.04</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>	Notes
Community First Choice (CFC)- (Under age 65 without Medicare)	\$1,387/ Month \$16,643/ Year	\$1,867/ Month \$22,411/ Year	No Asset Test	No Asset Test	<p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 01/01/2018</p> <p>Source: Maryland COMAR Sec. 10.09.84.04</p>
Community First Choice (CFC)- (Over Age 65 and Parent/Caretaker of a child)	\$1,236/ Month \$14,839/ Year	\$1,665/ Month \$19,975/ Year	\$2,500	\$3,000	<p>Maryland’s Community First Choice option provides community services and supports to enable older adults and people with disabilities to live in their own homes. CFC does not include services in assisted living or nursing facilities.</p> <p>Effective 01/01/2018</p> <p>Source: Maryland Health Benefits Exchange</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>	Notes
Community Personal Assistance Service (CPAS)	Same as CFC	Same as CFC	Same as CFC	Same as CFC	<p>CPAS assists those who are frail or disabled with personal care and other activities such as grocery shopping and laundry. A Registered Nurse monitors care through a home visit every other month.</p> <p>Effective 01/01/2018</p> <p>Source: Community Personal Assistance Services Fact Sheet</p>
Supplemental Food Assistance Program (SNAP) (For Elderly/Disabled as separate household)	\$1,307/ Month \$15,684/ Year	\$1,760/ Month \$21,120/ Year	\$2,250	\$3,500	<p>The Food Supplemental Program helps low-income households buy the food they need for good health.</p> <p>**If they are categorically eligible then there's no asset requirement.</p> <p>Note: financial eligibility varies based on the household size.</p> <p>Effective 10/01/2017</p> <p>Source: https://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled</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>	Notes
Home and Community-Based Options Waiver	\$2,205/ Month	To qualify, only individual income is considered	\$2,000 or \$2,500 depending on eligibility category	\$2,500	<p>Maryland’s Home and Community-Based Options Waiver provides community services and supports to enable older adults and people with physical disabilities to live in their own homes.</p> <p>Effective: 01/01/2018</p> <p>Source: https://mmcp.dhmf.maryland.gov/waiverprograms/Pages/Home.aspx https://www.ssa.gov/oact/cola/SSImts.html</p>
Section 811 Project Rental Assistance	See Attachment 2	See Attachment 2			<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: 04/14/2017</p> <p>Source: http://mdod.maryland.gov/housing/Pages/section811.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>	Notes
Senior Assisted Living Group Home Subsidy Program	\$2,861/ Month \$34,332/ Year	\$3,741/ Month \$44,896/ Year	\$11,000	\$14,000	<p>The Senior Assisted Group Home Subsidy Program provides access to assisted living in small group homes which are licensed by the Department of Health and Mental Hygiene for 4 -16 residents.</p> <p>Effective: 07/01/2017</p> <p>Source: http://www.aging.maryland.gov/Pages/SeniorGrpHomeSubsidy.aspx</p>
Senior Care Program	\$2,861/ Month \$34,332/ Year	\$3,741/ Month \$44,896/ 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: 07/01/2017</p> <p>Contact: Dakota Burgess Maryland Department of Aging dakota.burgess@maryland.gov</p>

Medical Assistance Programs

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	Notes
Employed Individuals with Disabilities (EID) Program	\$2,970/ Month	\$4,005/ Month	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. Individuals in EID must be between ages 18-64.</p> <p>Source: https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Resource_Limit</p>
Medical Assistance (Medicaid) For ABD (Aged, Blind or Disabled)	\$350/ Month	\$392/ Month	\$2,500	\$3,000	<p>Medical Assistance (also called Medicaid) is a program that pays the medical bills of people who have low income and cannot afford medical care. Note: financial eligibility varies based on the household size.</p> <p>Effective: 07/01/2017</p> <p>Source: -Monthly Income And Asset Guidelines Medical Care Programs</p>
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	Minimum Monthly Maintenance Needs Allowance \$2,030	Maximum Monthly Maintenance Needs Allowance \$3,090	Minimum Resource Standard \$24,720	Maximum Resource Standard \$123,600	<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: 01/01/2018</p> <p>Source: https://www.medicaid.gov/medicaid/eligibility/downloads/spousal-impoverishment/ssi-and-spousal-impoverishment-standards.pdf</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>	Notes
Qualified Medicare Beneficiary Program (QMB)	\$1,025/ month	\$1,374/ month	\$7,390	\$11,090	<p>QMB Pays Medicare Part A and B premiums, co-payments, and deductibles. *\$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: 04/01/2017</p> <p>Source:</p> <p>https://www.medicaid.gov/federal-policy-guidance/downloads/cib032417.pdf</p>
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,226/ month	\$1,644/ month	\$7,390	\$11,090	<p>Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: 04/01/2017</p> <p>Source:</p> <p>https://www.medicaid.gov/federal-policy-guidance/downloads/cib032417.pdf</p>
Specified Low-Income Medicare Beneficiary (SLMB) II/QI-1	\$1,377/ month	\$1,847/ month	\$7,390	\$11,090	<p>Similar to QMB but pays only the part B premium. *\$20 = Amount of the Monthly SSI Income Disregard-</p> <p>Effective: 04/01/2017</p> <p>Source:</p> <p>https://www.medicaid.gov/federal-policy-guidance/downloads/cib032417.pdf</p>

Prescription Assistance Programs

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	Notes
“Extra Help” with Medicare Prescription Drug plan costs.	\$18,090/ year	\$24,360/ year	\$13,820	\$27,600	<p>This program is also called the Low Income Subsidy program, or LIS. The program pays a part or most of the premium, and reduces the price of drug co-copayments. *\$20 = Amount of the Monthly SSI Income Disregard</p> <p>Effective: 12/15/2017</p> <p>Source: https://secure.ssa.gov/poms.nsf/lnx/0603001020</p>
State of Maryland Senior Prescription Drug Assistance Program (SPDAP)	\$36,180/ year	\$48,720/ year	No Asset Test	No Asset Test	<p>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.</p> <p>* SPDAP pays up to \$40 premium assistance to Part D drug plans or Medicare Advantage plans with drug benefits</p> <p>Effective: 01/01/2018</p> <p>Source: http://marylandspdap.com/ http://marylandspdap.com/wp-content/uploads/2017/12/SPDAP-Application-2018_clean_Approved.pdf</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	Notes
Electrical Universal Service Program (EUSP)	\$1,759/ Month \$21,105/ Year	\$2,368/ Month \$28,420/ Year	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: financial eligibility varies based on the household size.</p> <p>Effective: 07/01/2017 -06/30/2018 Source: http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</p>
Maryland Energy Assistance Program (MEAP)	\$1,759/ Month \$21,105/ Year	\$2,368/ Month \$28,420/ Year	No Asset Test	No Asset Test	<p>The Maryland Energy Assistance Program (MEAP) provides assistance with 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: 07/01/2017 – 06/30/2018 Source: http://dhr.maryland.gov/office-of-home-energy-programs/how-do-you-apply/</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>	Notes
Weatherization Assistance Program (WAP)	\$2,010/ Month \$24,120/ Year	\$2,706/ Month \$32,480/ 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 04/24/2017 Note: financial eligibility varies based on the household size.</p> <p>Source: http://dhcd.maryland.gov/Residents/Pages/wap/default.aspx</p>

Others

Federal/State	Monthly SSI Federal Benefit Rate (FBR) <u>Individual</u>	SSI Federal Benefit Rate (FBR) <u>Couple</u>	Annual Asset Test <u>Individual</u>	Annual Asset Test <u>Couple</u>	Notes
Supplemental Security Income (SSI)	\$750	\$1,125	\$2,000	\$3,000	<p>Supplemental Security Income pays benefits to disabled adults and children who have limited income and resources.</p> <p>Effective 1/1/2018</p> <p>Source:</p> <p>http://www.ssa.gov/oact/cola/SSI.html</p> <p>http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm</p>

Section 811 Project Rental Assistance



FY 2017 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2017 Income Limits Summary

Statewide Income Limits For Maryland

FY 2017 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
92,500	32,400	37,000	41,650	46,250	49,950	53,650	57,350	61,050

FY 2017 Extremely Low-Income Limit (ELIL)								
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	
19,450	22,200	25,000	27,750	29,950	32,200	34,400	36,650	
FY 2017 Low-Income (80%) Limit (LIL)								
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	
47,600	54,400	61,200	68,000	73,450	78,900	84,300	89,750	