

2019 STANDARDS CHANGE FOR HEALTHCARE

Effective January 1, 2019 the following **health care standards** changed:

- Protected income levels (PILs) for Medicaid for the Aged, Blind, and Disabled
- QMB, SLMB, QI, and QDWI income maximums
- SSI/AABD payment levels and federal SSI payment maximums
- MABD maximum allocation for ineligible child
- Substantial Gainful Activity (SGA) limit
- Pickle deduction percentage chart

The following **Long-Term Care (LTC) Medicaid standards** change on January 1, 2019:

- Institutional income standard (IIS)
- Community spouse resource allocation maximum (CSRA)
- Substantial Home Equity limit
- Home upkeep deduction
- Allocations to community spouse- maximum, standard income allocation and shelter standard
- Allocation to each dependent family member living with a community spouse
- Community maintenance allowance (CMA) for the home-and-community-based waiver programs
- Medicare Part A co-payment for nursing home care
- Vertical lines in the left margin indicate significant changes

Eligibility maximums for Medicaid for the Aged, Blind and Disabled (MABD) and waiver programs, effective 1/1/19

Household Size										
Coverage Groups	Rule	FPL %	1	2	3	4	5	6	7	8
PIL outside Chittenden County	§ 29.14	N/A	1,066	1,066	N/A	N/A	N/A	N/A	N/A	N/A
PIL inside Chittenden County	§ 29.14	N/A	1,158	1,158	N/A	N/A	N/A	N/A	N/A	N/A
VPharm 1	5441	150%	1,562	2,114	2,667	3,219	3,772	4,324	4,877	5,429
VPharm 2	5441	175%	1,822	2,467	3,111	3,756	4,400	5,045	5,689	6,334
VPharm 3	5441	225%	2,342	3,171	4,000	4,829	5,657	6,486	7,315	8,144
Medicaid for working people with disabilities (MWPD)	§ 8.05d	250%	2,603	3,523	4,444	5,365	6,286	7,207	8,128	9,048
Healthy Vermonters (aged, disabled)	5724	400%	4,164	5,637	7,110	8,584	10,057	11,530	13,004	14,477

VPharm Ranges for premiums, effective 1/1/19

Coverage Groups	Rule	% FPL	Household Size							
			1	2	3	4	5	6	7	8
VPharm 1 - VD, VG, VJ, VM \$15/person/month	5550	> 0	1,562	2,114	2,667	3,219	3,772	4,324	4,877	5,429
	5441	≤ 150%								
VPharm 2 - VE, VH, VK, VN \$20/person/month	5650	> 150	1,822	2,467	3,111	3,756	4,400	5,045	5,689	6,334
	5441	≤ 175%								
VPharm 3 - VF, VI, VL, VO \$50/person/month	5650	> 175	2,342	3,171	4,000	4,829	5,657	6,486	7,315	8,144
	5441	≤ 225%								

Eligibility maximums for Medicare cost-sharing programs, effective 1/1/19

Coverage Groups	Rule	% FPL	Household Size	
			1	2
Qualified Medicare Beneficiaries (QMB)	§ 8.07b1	100%	1,041	1,410
Specified Low-Income Medicare Beneficiaries (SLMB)	§ 8.07b2	120%	1,249	1,691
Qualified Individuals - 1 (QI-1)	§ 8.07b3	135%	1,406	1,903
Qualified Disabled and Working Individuals (QDWI)	§ 8.07b4	200%	2,082	2,819

SSI/AABD payment levels

Living Arrangement		Effective 1/1/19	Effective 1/1/18 – 12/31/18
Independent Living	Individual	823.04	802.04
	Couple	1,255.88	1,223.88
Another's Household	Individual	553.30	539.30
	Couple	819.65	798.31
Residential Care Home w/ Assistive Community Care Level III	Individual	819.38	798.38
	Couple	1,253.77	1,221.77
Res. Care Home w/ Limited Nursing Care Level III	Individual	1,038.13	1,017.13
	Couple	1,760.69	1,728.69
Residential Care Home Level IV	Individual	994.94	973.94
	Couple	1,719.06	1,687.06
Custodial Care Family Home	Individual	869.69	848.69
	Couple	1,489.82	1,457.82
Long-term Care	Individual	47.66	47.66
	Couple	95.33	95.33

Institutional income standard for long-term care (§ 29.14)

Effective 1/1/19

Individual	\$2,313.00
Couple	\$4,626.00

Effective 1/1/18 – 12/31/18

Individual	\$2,250.00
Couple	\$4,500.00

Personal needs allowance for long-term care (§ 24.02(c))

Individual	\$47.66
Couple	\$95.33

Substantial Gainful Activity (SGA) income limit (§ 3.00)

Effective 1/1/19

Blind	\$2,040
Disabled	\$1,220

Effective 1/1/18 – 12/31/18

Blind	\$1,970
Disabled	\$1,180

Resource Maximums

MABD-related § 29.07

Household Maximums

<u>Group Size</u>	
1	\$2,000
2	\$3,000

Home-Based Long Term Care Disregard (§ 29.08(i)(12))

Note: See **§ 29.08(i)(12)** for criteria that must be met in order to allow the home-based LTC disregard.

Effective 10/7/05
\$5,000

Community Spouse Resource Allocation Maximum, Long-Term Care (§ 29.10(e))

<u>Effective 1/1/19</u>	<u>Effective 1/1/18 – 12/31/18</u>
\$126,420	\$123,600

Substantial Home Equity Limit, Long-Term Care (§ 29.09(d), § 29.08(a)(1))

<u>Effective 1/1/19</u>	<u>Effective 1/1/18 – 12/31/18</u>
\$585,000	\$572,000

Resource Limit for Qualified Disabled Working Individual (§ 8.07(b)(4))

Effective 1/1/18

Individual	\$4,000
Couple	\$6,000

Resource Limit for Working People With Disabilities (§ 8.07(b)(4))

Effective 1/1/18

Individual	\$10,000
Couple	\$15,000

Other Standards

SSI Federal Benefit Payment Rate (§ 29.04, 29.14(b), 29.14(c))

These are used when determining the eligibility of SSI-related adults, allocations to ineligible Children and parents, and the amount of income deemed to SSI-related child applicants.

Effective 1/1/19

Individual \$ 771 per month
 Couple \$1,157 per month

Effective 1/1/18 – 12/31/18

\$750 per month
 \$1,125 per month

Maximum allocation for Effective 1/1/19

Ineligible child \$386 per month

Effective 1/1/18 – 12/31/18

\$375 per month

Business Expenses - Providing Room and/or Board

Use either A or B below, whichever is the higher amount, for the business expense deduction:

A. Standard monthly deduction, as follows:

Room - Scaled according to the size of the group.

Board - Equal to the thrifty food plan allowance for the group size.

Effective 10/1/18

ACCESS Code	Group Size						
	Type	1	2	3	4	5	6+
1	Room Only	186	342	489	622	738	885
2	2/3 Board	128	235	337	428	508	609
3	Board Only	192	353	505	642	762	914
4	Room and 2/3 Board	314	577	826	1050	1246	1494
5	Room and Board	378	695	994	1264	1500	1799

B. The actual documented amount of business expenses for room and/or board providing the amount does not exceed the income received from the roomers and boarders.

Pickle Deduction Percentage Chart

See procedures at P-2421 B #1b for determining entitlement to the Pickle deductions.

Effective 1/1/18 to 12/31/18

4/77-6/77	0.7424	1/87-12/87	0.5124	1/97-12/97	0.3065	1/07-12/07	0.1082	1/17-12/17	0.0225
7/77-6/78	0.7272	1/88-12/88	0.4919	1/98-12/98	0.2919	1/08-12/08	0.0877	1/18-12/18	0.0463
7/78-6/79	0.7095	1/89-12/89	0.4716	1/99-12/99	0.2827	1/09-12/09	0.0347		
7/79-6/80	0.6807	1/90-12/90	0.4468	1/00-12/00	0.2655	1/10-12/10	0.0347		
7/80-6/81	0.6351	1/91-12/91	0.4169	1/01-12/01	0.2398	1/11-12/11	0.0347		
7/81-6/82	0.5942	1/92-12/92	0.3953	1/02-12/02	0.2200	1/12-12/12	0.0167		
7/82-12/83	0.5642	1/93-12/93	0.3772	1/03-12/03	0.2091	1/13-12/13	0.0148		
1/84-12/84	0.5489	1/94-12/94	0.3610	1/04-12/04	0.1925	1/14-12/14	0.0167		
1/85-12/85	0.5331	1/95-12/95	0.3431	1/05-12/05	0.1807	1/15-12-15	0.0000		
1/86-12/86	0.5187	1/96-12/96	0.3260	1/06-12/06	0.1367	1/16-12-16	0.0030		

Home Upkeep Deduction, Long-Term Care (§ 24.04(d) and P-2430 E)

Effective 1/1/19

\$617.28

1/1/18 – 12/31/18

\$601.53

Allocation to Community Spouse - Long-Term Care (§ 24.04(e)(1)(i) and P-2430 E)

- a. Maximum income allocation. If actual verified housing costs excluding fuel and utilities are greater than the base housing cost, allow up to the maximum allocation.

Effective 1/1/19

\$3160.50

Effective 1/1/18 – 12/31/18

\$3,090.00

- b. Standard income allocation. (Maintenance income standard) This is 150 percent of the current poverty level for 2 people.

Effective 1/1/19

\$2,114

Effective 1/1/18 – 12/31/18

\$2,058

- c. Shelter standard This is 30 percent of the maintenance income standard in paragraph b, above.

Effective 1/1/19

\$635

Effective 1/1/18 – 12/31/18

\$618

1. Fuel and utility standard. See P-2590 A1 for current 3SVT fuel and utility standard.

Effective 10/1/17

\$822

Effective 10/1/17 – 9/30/18

\$808

2. Base housing cost

Effective 1/1/06

\$ 0.00

(10/1/05 – 12/31/05)

\$ 9.00

Allocation to Each Family Member Living with a Community Spouse - Long-Term Care (§ 24.04(e)(1)(ii)).

This is the maximum allocation if family member has **no income**:

<u>Effective 1/1/19</u>	<u>Effective 1/1/18 – 12/31/18</u>
\$704.67	\$686.00

Allocation if family member **has income**:

- Maintenance income standard (P-2420 D#8b)
- Gross income of family member
- Remainder
- Remainder ÷ by 3 = Allocation

Community Maintenance Allowance in the Home-and-Community-Based Waiver Program (§ 24.04(c), P-2430 H)

<u>Effective 1/1/19</u>	<u>Effective 1/1/18 - 12/31/18</u>
\$1,158	\$1,125

Medicare Copayments for Nursing Home Care (P-2430 E)

For the 21st through 100th day that a Medicare eligible person is in a nursing home, Medicare will pay the daily costs in excess of the following patient co-payment:

<u>Effective 1/1/19</u>	<u>Effective 1/1/18 – 12/31/18</u>
\$170.50	\$167.50

Standard Deductions for Assistive Community Care Services (ACCS) (§ 30.06(c)(4)) and Personal Care Services (PCS) (§ 30.06(c)(3)) (P-2421 D).

	<u>Effective 1/1/19</u>	<u>Effective 1/1/09 – 12/31/18</u>
ACCS	\$43 per day \$1,290 per month	\$37 per day \$1,110 per month
PCS	<u>Effective 1/1/03</u> \$17.83 per day \$535.00 per month	

Average Cost to a Private Patient of Nursing Facility Services (§ 25.04(d))

This amount is used to calculate a penalty period for an individual in a nursing home or in the home and community-based waiver program.

<u>Effective 10/1/18</u>	<u>10/1/17 – 9/30/18</u>
\$9,696.31 per month \$323.21 per day	\$8,827.97 per month \$ 294.27 per day

SSI/AABD Payment Maximums (2700)

Living Arrangement		Effective 1/1/19			Effective 1/1/18 – 12/31/18		
		SSI Share	AABD Share	Total	SSI Share	AABD Share	Total
Independent Living	Individual	771.00	52.04	823.04	750.00	52.04	802.04
	Couple	1,157.00	98.88	1,255.88	1,125.00	98.88	1,223.88
Another's Household	Individual	514.00	39.30	553.30	500.00	39.30	539.30
	Couple	771.34	48.31	819.65	750.00	48.31	798.31
Residential Care Home w/ Assistive Community Care Level III	Individual	771.00	48.38	819.38	750.00	48.38	798.38
	Couple	1,157.00	96.77	1,253.77	1,125.00	96.77	1,221.77
Residential Care Home w/ Limited Nursing Care Level III	Individual	771.00	267.13	1,038.13	750.00	267.13	1,017.13
	Couple	1,125.00	603.69	1,760.69	1,125.00	603.69	1,728.69
Residential Care Home Level IV	Individual	771.00	223.94	994.94	750.00	223.94	973.94
	Couple	1,157.00	562.06	1,719.06	1,125.00	562.06	1,687.06
Custodial Care Family Home	Individual	771.00	98.69	869.69	750.00	98.69	848.69
	Couple	1,157.00	332.82	1,489.82	1,125.00	332.82	1,457.82
Long-term Care	Individual	30.00	17.66	47.66	30.00	17.66	47.66
	Couple	60.00	35.33	95.33	60.00	35.33	95.33