

# 2021 STANDARDS CHANGE FOR HEALTHCARE

Effective January 1, 2021 the following **healthcare standards** change:

- 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, 2021:

- 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 1/1/21

Coverage Groups	Rule	FPL %	Household Size							
			1	2	3	4	5	6	7	8
PIL outside Chittenden County	§ 29.14	N/A	1,100	1,100	N/A	N/A	N/A	N/A	N/A	N/A
PIL inside Chittenden County	§ 29.14	N/A	1,191	1,191	N/A	N/A	N/A	N/A	N/A	N/A
VPharm 1	§ 5441	150%	1,610	2,178	2,745	3,313	3,880	4,448	5,015	5,583
VPharm 2	§ 5441	175%	1,879	2,541	3,203	3,865	4,527	5,189	5,851	6,513
VPharm 3	§ 5441	225%	2,415	3,267	4,118	4,969	5,820	6,672	7,523	8,374
Medicaid for working people with disabilities (MWPD)	§ 8.05d	250%	2,684	3,630	N/A	N/A	N/A	N/A	N/A	N/A
Healthy Vermonters (aged, disabled)	§ 5724	400%	4,294	5,807	7,320	8,834	10,347	11,860	13,374	14,887

**VPharm Ranges for premiums, effective 1/1/21**

Coverage Groups	Rule	% FPL	Household Size							
			1	2	3	4	5	6	7	8
<b>VPharm 1</b> - VD, VG, VJ, VM \$15/person/month	§ 5550 - 5441	> 0 ≤ 150%	1,610	2,178	2,745	3,313	3,880	4,448	5,015	5,583
<b>VPharm 2</b> - VE, VH, VK, VN \$20/person/month	§ 5650 - 5441	> 150 ≤ 175%	1,879	2,541	3,203	3,865	4,527	5,189	5,851	6,513
<b>VPharm 3</b> - VF, VI, VL, VO \$50/person/month	§ 5650 - 5441	> 175 ≤ 225%	2,415	3,267	4,118	4,969	5,820	6,672	7,523	8,374

**Eligibility maximums for Medicare cost-sharing programs, effective 1/1/21**

Coverage Groups	Rule	% FPL	Household Size	
			1	2
Qualified Medicare Beneficiaries (QMB)	§ 8.07b1	100%	1,074	1,452
Specified Low-Income Medicare Beneficiaries (SLMB)	§ 8.07b2	120%	1,288	1,742
Qualified Individuals - 1 (QI-1)	§ 8.07b3	135%	1,449	1,960
Qualified Disabled and Working Individuals (QDWI)	§ 8.07b4	200%	2,147	2,904

**SSI/AABD payment levels**

Living Arrangement		Effective 1/1/21	Effective 1/1/20 – 12/31/20
Independent Living	Individual	846.04	835.04
	Couple	1,289.88	1,273.88
Another's Household	Individual	568.63	561.30
	Couple	842.31	831.65
Residential Care Home w/ Assistive Community Care Level III	Individual	842.38	831.38
	Couple	1,287.77	1,271.77
Res. Care Home w/ Limited Nursing Care Level III	Individual	1,061.13	1,050.13
	Couple	1,794.69	1,778.69
Residential Care Home Level IV	Individual	1,017.94	1,006.94
	Couple	1,753.06	1,737.06
Custodial Care Family Home	Individual	892.69	881.69
	Couple	1,523.82	1,507.82

Long-term Care	Individual Couple	72.66 145.33	72.66 145.33
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**Institutional income standard for long-term care (§ 29.14)**

**Effective 1/1/21**

Individual            \$2,382.00  
Couple                \$4,764.00

**Effective 1/1/20 – 12/31/20**

Individual            \$2,349.00  
Couple                \$4,698.00

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

Individual            \$72.66  
Couple                \$145.33

Individual            \$47.66  
Couple                \$95.33

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

**Effective 1/1/21**

Blind            \$2,190  
Disabled       \$1,310

**Effective 1/1/20 – 12/31/20**

Blind            \$2,110  
Disabled       \$1,260

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 1/1/21</u>	<u>Effective 1/1/20 – 12/31/20</u>
\$130,380	\$128,640

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

<u>Effective 1/1/21</u>	<u>Effective 1/1/20 – 12/31/20</u>
\$603,000	\$595,000

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

Effective 1/1/18

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

**Resource Limit for Medicaid for Working People with Disabilities (§ 8.05(d)(1)(ii))**

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 1/1/21

Individual      \$794 per month  
 Couple          \$1,191 per month

Effective 1/1/20 – 12/31/20

\$783 per month  
 \$1,175 per month

Maximum allocation for Effective 1/1/21

Ineligible child      \$397 per month

Effective 1/1/20 – 12/31/20

\$392 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 10/1/20

ACCESS Code	Type	Group Size					
		1	2	3	4	5	6+
1	Room Only	\$193	\$353	\$506	\$643	\$764	\$916
2	2/3 Board	\$129	\$237	\$339	\$431	\$512	\$614
3	Board Only	\$194	\$355	\$509	\$646	\$768	\$921
4	Room and 2/3 Board	\$322	\$590	\$845	\$1074	\$1276	\$1530
5	Room and Board	\$387	\$708	\$1105	\$1289	\$1532	\$1837

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**

Effective 1/1/20 to 12/31/20

4/77-6/77	<b>0.7424</b>	1/87-12/87	<b>0.5124</b>	1/97-12/97	<b>0.3065</b>	1/07-12/07	<b>0.1082</b>	1/17-12/17	<b>0.0225</b>
7/77-6/78	<b>0.7272</b>	1/88-12/88	<b>0.4919</b>	1/98-12/98	<b>0.2919</b>	1/08-12/08	<b>0.0877</b>	1/18-12/18	<b>0.0463</b>
7/78-6/79	<b>0.7095</b>	1/89-12/89	<b>0.4716</b>	1/99-12/99	<b>0.2827</b>	1/09-12/09	<b>0.0347</b>	1/19-12/19	<b>0.0426</b>
7/79-6/80	<b>0.6807</b>	1/90-12/90	<b>0.4468</b>	1/00-12/00	<b>0.2655</b>	1/10-12/10	<b>0.0347</b>	1/20-12/20	<b>0.0284</b>
7/80-6/81	<b>0.6351</b>	1/91-12/91	<b>0.4169</b>	1/01-12/01	<b>0.2398</b>	1/11-12/11	<b>0.0347</b>		
7/81-6/82	<b>0.5942</b>	1/92-12/92	<b>0.3953</b>	1/02-12/02	<b>0.2200</b>	1/12-12/12	<b>0.0167</b>		
7/82-12/83	<b>0.5642</b>	1/93-12/93	<b>0.3772</b>	1/03-12/03	<b>0.2091</b>	1/13-12/13	<b>0.0148</b>		
1/84-12/84	<b>0.5489</b>	1/94-12/94	<b>0.3610</b>	1/04-12/04	<b>0.1925</b>	1/14-12/14	<b>0.0167</b>		
1/85-12/85	<b>0.5331</b>	1/95-12/95	<b>0.3431</b>	1/05-12/05	<b>0.1807</b>	1/15-12-15	<b>0.0000</b>		
1/86-12/86	<b>0.5187</b>	1/96-12/96	<b>0.3260</b>	1/06-12/06	<b>0.1367</b>	1/16-12-16	<b>0.0030</b>		

**Home Upkeep Deduction, Long-Term Care (§ 24.04(d))**

Effective 1/1/21

\$634.53

1/1/20 – 12/31/20

\$626.28

**Allocation to Community Spouse - Long-Term Care (§ 24.04(e)(1)(i))**

- 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 1/1/21

\$3,259.50

Effective 1/1/20 – 12/31/20

\$3,216.00

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

Effective 1/1/21

\$2,178

Effective 1/1/20 – 12/31/20

\$2,155

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

Effective 1/1/21

\$654

Effective 1/1/20 – 12/31/20

\$647

1. Fuel and utility standard.

Effective 10/1/18

\$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 1/1/21</u>	<u>Effective 1/1/20 – 12/31/20</u>
\$726.00	\$718.33

Allocation if family member **has income**:

Maintenance income standard  
- Gross income of family member  
Remainder

Remainder ÷ by 3 = Allocation

**Community Maintenance Allowance in the Home-and-Community-Based Waiver Program (§ 24.04(c))**

<u>Effective 1/1/21</u>	<u>Effective 1/1/20 - 12/31/20</u>
\$1,191	\$1,175

**Medicare Copayments for Nursing Home Care**

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 1/1/21</u>	<u>Effective 1/1/20 – 12/31/20</u>
\$185.50	\$176.00

**Standard Deductions for Assistive Community Care Services (ACCS) (§ 30.06(c)(4)) and Personal Care Services (PCS) (§ 30.06(c)(3)) No Changes for 2021**

	<u>Effective 1/1/21</u>	<u>Effective 1/1/20 – 12/31/20</u>
ACCS	\$44 per day \$1,320 per month	\$44 per day \$1,320 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 10/1/20</u>	<u>10/1/19 – 9/30/20</u>
\$10,148.35 per month \$338.28 per day	\$9,595.61 per month \$319.85 per day

**SSI/AABD Payment Maximums (2700)**

Living Arrangement	Effective 1/1/21			Effective 1/1/20 – 12/31/20			
		<i>SSI Share</i>	<i>AABD Share</i>	<i>Total</i>	<i>SSI Share</i>	<i>AABD Share</i>	<i>Total</i>
Independent Living	Individual	794.00	52.04	846.04	783.00	52.04	835.04
	Couple	1,191.00	98.88	1,289.88	1,175.00	98.88	1,273.88
Another's Household	Individual	529.33	39.30	568.63	522.00	39.30	561.30
	Couple	794.00	48.31	842.31	783.34	48.31	831.65
Residential Care Home w/ Assistive Community Care Level III	Individual	794.00	48.38	842.38	783.00	48.38	831.38
	Couple	1,191.00	96.77	1,287.77	1,175.00	96.77	1,271.77
Residential Care Home w/ Limited Nursing Care Level III	Individual	794.00	267.13	1,061.13	783.00	267.13	1,050.13
	Couple	1,191.00	603.69	1,794.69	1,175.00	603.69	1,778.69
Residential Care Home Level IV	Individual	794.00	223.94	1017.94	783.00	223.94	1006.94
	Couple	1,191.00	562.06	1,753.06	1,175.00	562.06	1,737.06
Custodial Care Family Home	Individual	794.00	98.69	892.69	783.00	98.69	881.69
	Couple	1,191.00	332.82	1,523.82	1,157.00	332.82	1,507.82
Long-term Care	Individual	30.00	42.66	72.66	30.00	42.66	72.66
	Couple	60.00	85.33	145.33	60.00	85.33	145.33