

**TO:** Local District Commissioners, Medicaid Directors

**FROM:** Judith Arnold, Director  
Division of Health Reform and Health Insurance Exchange Integration

**SUBJECT:** 2013 Medicaid Only Income and Resource Levels and Spousal  
Impoverishment Standards

**EFFECTIVE DATE:** January 1, 2013

**CONTACT PERSON:** Local District Support Unit  
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The purpose of this General Information System (GIS) message is to advise local department of social services (LDSS) of the income levels and figures used in determining Medicaid eligibility effective January 1, 2013.

Due to a 1.7 percent cost of living adjustment for Social Security Administration (SSA) payments effective January 1, 2013, several figures used in determining Medicaid eligibility must be updated. With an increase to the Supplemental Security Income (SSI) benefit levels, the Medically Needy income and resource levels will be adjusted accordingly. In addition, an increase in the Consumer Price Index (CPI) requires an adjustment to the Medicaid Income Standards used for Singles/Childless Couples and Low Income Families.

As a result of these changes, a Mass Rebudgeting (MRB) will be performed the weekend of December 22, 2012 for New York City (NYC) and January 19, 2013 for Upstate districts. Reductions in coverage are to be made effective February 1, 2013, or later, following 10 day notification. Budgets that utilize a federal poverty level will not be included in this Mass Rebudgeting. When the actual federal poverty levels (FPL) are available, a second Mass Rebudgeting of the affected cases will be performed. A separate GIS message will be issued when the 2013 FPLs are available.

For Upstate districts, if a budget utilizing the medically needy income levels is calculated prior to the Mass Rebudgeting completion date, and has a "From" date of January 1, 2013, the 2013 social security benefit amount(s) should be used in the budget. If using the 2013 social security benefit amount(s) with the 2012 Medicaid income levels results in a person having an increased spenddown or going from being fully Medicaid eligible to a spenddown, current case coverage should be continued until the 2013 Medicaid levels are available (January 21, 2013). These cases will not be included in the Mass Rebudgeting since the MBL budget "From" date is not prior to January 1, 2013. Districts will need to store the budget again for these cases after the Mass Rebudgeting date.

**NOTE:** Budgets with a "From" date of January 1, 2013 or later that utilize a FPL must be calculated with the 2012 social security benefit amount(s) and Medicare Part B premium, until the 2013 FPLs are available on MBL. Upstate districts should separately identify these cases for rebudgeting once the 2013 FPLs are available as these cases will not be included in Phase Two of Mass Rebudgeting. In New York City, the 2012 social security benefit amounts and Part B premium should be used until Phase Two of Mass Rebudgeting. Mass Rebudgeting in NYC will include cases with a "From" date of January or February.

Effective January 1, 2013, Medicaid eligibility must be determined using the following figures:

HOUSEHOLD SIZE	MEDICAID STANDARD S/CC - LIF		MEDICALLY NEEDY INCOME LEVEL		RESOURCES
	ANNUAL	MONTHLY	ANNUAL	MONTHLY	
ONE	8,994	750	9,600	800	14,400
TWO	11,228	936	14,100	1,175	21,150
THREE	13,360	1,114	16,215	1,352	24,323
FOUR	15,512	1,293	18,330	1,528	27,495
FIVE	17,737	1,479	20,445	1,704	30,668
SIX	19,364	1,614	22,560	1,880	33,840
SEVEN	21,078	1,757	24,675	2,057	37,013
EIGHT	23,278	1,940	26,790	2,233	40,185
NINE	24,538	2,045	28,905	2,409	43,358
TEN	25,800	2,150	31,020	2,585	46,530
EACH ADD'L PERSON	1,262	106	2,115	177	3,173

1. Medicaid Income Standards, Medically Needy Income and Resource Levels.
2. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$710/single and \$1,066/couple.
3. The allocation amount is \$375, the difference between the Medicaid income level for a household of two and one.
4. The 249e factors are .967 and .165.
5. The SSI resource levels remain \$2,000 for individuals and \$3,000 for couples.
6. The State supplement remains \$87 for an individual and \$104 for a couple living alone.
7. The Medicare Part A premium is \$243/month for 2013 for individuals having 30-39 work quarters. This is a \$5 decrease from 2012. The Medicare Part A premium will be \$441/month for those who are not otherwise eligible for premium-free hospital insurance and have less than 30 work quarters. This is a decrease of \$10 from 2012.
8. The Maximum federal Community Spouse Resource Allowance is \$115,920.
9. The Minimum State Community Spouse Resource Allowance remains \$74,820.
10. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$2,898.
11. Maximum Family Member Allowance is \$631 until the FPLs for 2013 are published in the Federal Register.
12. Family Member Allowance formula number is \$1,892 until the FPLs for 2013 are published in the Federal Register.

13. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting is \$375.
14. Substantial Gainful Activity (SGA): Non-Blind \$1,040/month, Blind \$1,740/month, Trial Work Period (TWP) \$750/month.
15. SSI-related student earned income disregard limit of \$1,730/monthly up to a maximum of \$6,960/annually.
16. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$802,000.

#### **Medicare Part B Premium**

The standard Medicare Part B monthly premium will be \$104.90 in 2013. This will be an increase of \$5 from the 2012 premium of \$99.90.

The 2013 COLA increase of 1.7% combined with the increase in Medicare Part B premium should not have a negative impact on Medicaid eligibility.

Please direct any questions to the Local District Support Unit at 518-474-8887 and 212-417-4500 for NYC.