

TO: Local District Commissioners, Medicaid Directors

FROM: Lisa Sbrana, Director
Division of Eligibility and Marketplace Integration

SUBJECT: 2024 Medicaid Levels and Other Updates

EFFECTIVE DATE: January 1, 2024

CONTACT PERSON: Local District Support Units
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The purpose of this General Information System (GIS) message is to advise local departments of social services (LDSS) of the income levels and figures used to determine Medicaid eligibility, effective January 1, 2024.

Due to the PHE unwind, Phase 1 of Mass Re-Budgeting (MRB), including the systematic update of the 3.2 percent (%) Cost of Living Adjustment (COLA), was not run. Districts will be informed of any updates regarding MRB. As a reminder, effective January 1, 2023, the Medicaid Needy income level methodology changed to a percentage (138%) of the Federal Poverty Level (see GIS 22 MA/11 "Increase of Medically Needy Income Level to 138% of the Federal Poverty Level and Related Medically Needy and MBI-WPD Resource Level Changes"). At the start of 2023, the initial Medically Needy income level was based on the 2022 Federal Poverty Level because the 2023 Federal Poverty Level was not yet published. The Medically Needy Income Level for 2023 was increased again in February 2023 based on publication of the 2023 Federal Poverty Levels. Similarly for 2024, the Medicaid Budget Logic (MBL) will be updated with revised 2024 Medically Needy income levels when the Federal Poverty Level is released in 2024. This will ensure the revised income levels are available in MBL for applications and redeterminations. Also, as a reminder, because the Medicaid Needy resource level is based on a percentage of the Medicaid Needy income level, the resource level will also not be increased until the Federal Poverty Levels for the current year are issued.

Rest of State: For Medicaid cases up for renewal with a budget "From" date of January 1, 2024, or later, cases should be re-budgeted using the 2024 Social Security benefit amount and Medicare Part B premium. However, if the calculation results in a consumer changing from no Spenddown to having a Spenddown, or an increase in a current Spenddown, districts should budget the 2023 Social Security benefit and Medicare Part B premium amounts and track these cases for updating with the 2024 Social Security benefit and Medicare Part B amounts once the Medically Needy income level based on the 2024 Federal Poverty Level is issued. All redeterminations effective January 1, 2024, or later, must be re-budgeted retroactive to January 1, 2024, using the Medically Needy income level based on the 2024 FPLs (see GIS 23 MA/02 for similar guidance issued in February 2023).

New York City: For Medicaid cases up for renewal with a budget “From” date of January 1, 2024, or later, separate guidance will be forthcoming shortly.

Note: As in previous years, for MSP-only cases with a budget “From” date of January 1, 2024, and later, cases should be re-budgeted using the 2023 Social Security benefit amount and the 2023 Medicare Part B premium amount of \$164.90 until the 2024 FPLs are released in early 2024.

The standard monthly premium for Medicare Part B enrollees will be \$174.70 for 2024, an increase of \$9.80 from \$164.90 in 2023. Most Medicare beneficiaries will pay this amount. Less than 1% of Medicare beneficiaries will pay less than the full Part B standard monthly premium amount in 2024. Due to the SSA 3.2% COLA, some beneficiaries who were held harmless against Part B premium increases in 2023 will pay the full monthly premium of \$174.70 in 2024. This is because the increase in their Social Security benefits will be greater than or equal to the increase in their Part B premium.

The “hold harmless” provision does not apply to beneficiaries who:

- do not receive Social Security benefits;
- are directly billed for their Part B premium;
- are new Medicare Part B beneficiaries;
- have Medicare and Medicaid, and Medicaid pays the premiums; and
- pay an Income-Related Monthly Adjustment Amount (IRMAA).

The following figures are effective January 1, 2024.

Medically Needy Income and Resources Levels are in effect until the FPLs for 2024 are published in the Federal Register.

1.

HOUSEHOLD SIZE	MEDICALLY NEEDY INCOME LEVEL		RESOURCES
	ANNUAL	MONTHLY	
ONE	20,121	1,677	30,182
TWO	27,214	2,268	40,821
THREE	34,307	2,859	
FOUR	41,400	3,450	
FIVE	48,494	4,042	
SIX	55,587	4,633	
SEVEN	62,680	5,224	
EIGHT	69,773	5,815	
NINE	76,866	6,406	
TEN	83,960	6,997	
EACH ADD'L PERSON	7,094	592	

2. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$943.00/single and \$1,415.00/couple.
3. The allocation amount is \$591.00, the difference between the Medicaid income level for a household of two and one, until the FPLs for 2024 are published in the Federal Register.
4. The 249e factors are .975 and .124.
5. The SSI resource levels remain \$2,000.00 for individuals and \$3,000.00 for couples.
6. The State Supplement is \$87.00 for an individual and \$104.00 for a couple living alone.
7. If an individual paid Medicare taxes for less than 30 quarters, the individual's cost for Medicare Part A is \$505.00. If an individual paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$278.00. For individuals who paid Medicare taxes for 40 quarters or more, there is no cost for Medicare Part A.
8. The standard Medicare Part B monthly premium for beneficiaries with annual income less than or equal to \$103,000.00 is \$174.70.
9. The Maximum Federal Community Spouse Resource Allowance is \$154,140.00.
10. The Minimum State Community Spouse Resource Allowance is \$74,820.00.
11. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$3,853.50.
12. Maximum Family Member Allowance remains \$822.00 until the FPLs for 2024 are published in the Federal Register.
13. Family Member Allowance formula number remains \$2,465.00 until the FPLs for 2024 are published in the Federal Register.
14. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting remains \$591.00 until the FPLs for 2024 are published in the Federal Register.
15. Substantial Gainful Activity (SGA) is: Non-Blind \$1,550.00/month, Blind \$2,590.00/month and Trial Work Period (TWP) \$1,110.00/month.
16. SSI-related student earned income disregard limit of \$2,290.00/monthly up to a maximum of \$9,230.00/annually.
17. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$1,071,000.00.

18. The special income standard for housing expenses that is available to certain individuals who enroll in the Managed Long-Term Care program (See 12 OHIP/ADM-5 for further information) vary by region. For 2023, the amounts are: Northeastern \$425.00; Central \$358.00; Rochester \$367.00; Western \$301.00; Northern Metropolitan \$1,031.00; Long Island \$1,445.00; and New York City \$1,701.00. These amounts remain until the FPLs for 2024 are published in the Federal Register

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