

2023 STANDARDS CHANGE FOR HEALTHCARE

Effective January 1, 2023 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, 2023:

- 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

Eligibility maximums for Medicaid for the Aged, Blind and Disabled (MABD) and waiver programs, effective 1/1/23

Household Size										
Coverage Groups	Rule	FPL %	1	2	3	4	5	6	7	8
PIL outside Chittenden County	§ 29.14	N/A	1,258	1,258	N/A	N/A	N/A	N/A	N/A	N/A
PIL inside Chittenden County	§ 29.14	N/A	1,358	1,358	N/A	N/A	N/A	N/A	N/A	N/A
VPharm 1	§ 5441	150%	1,823	2,465	3,108	3,750	4,393	5,035	5,678	6,320
VPharm 2	§ 5441	175%	2,127	2,876	3,626	4,375	5,125	5,875	6,624	7,374
VPharm 3	§ 5441	225%	2,734	3,698	4,662	5,625	6,589	7,553	8,517	9,480
Medicaid for working people with disabilities (MWPD)	§ 8.05d	250%	3,038	4,109	N/A	N/A	N/A	N/A	N/A	N/A
Healthy Vermonters (aged, disabled)	§ 5724	400%	4,860	6,574	8,287	10,000	11,714	13,427	15,140	16,854

VPharm Ranges for premiums, effective 1/1/23

Coverage Groups	Rule	% FPL	Household Size							
			1	2	3	4	5	6	7	8
VPharm 1 - VD, VG, VJ, VM \$15/person/month	§ 5550 - 5441	> 0 ≤ 150%	1,823	2,465	3,108	3,750	4,393	5,035	5,678	6,320
VPharm 2 - VE, VH, VK, VN \$20/person/month	§ 5650 - 5441	> 150 ≤ 175%	2,127	2,876	3,626	4,375	5,125	5,875	6,624	7,374
VPharm 3 - VF, VI, VL, VO \$50/person/month	§ 5650 - 5441	> 175 ≤ 225%	2,734	3,698	4,662	5,625	6,589	7,553	8,517	9,480

Eligibility maximums for Medicare cost-sharing programs, effective 1/1/23

Coverage Groups	Rule	% FPL	Household Size	
			1	2
Qualified Medicare Beneficiaries (QMB)	§ 8.07b1	100%	1,215	1,644
Specified Low-Income Medicare Beneficiaries (SLMB)	§ 8.07b2	120%	1,458	1,972
Qualified Individuals - 1 (QI-1)	§ 8.07b3	135%	1,641	2,219
Qualified Disabled and Working Individuals (QDWI)	§ 8.07b4	200%	2,430	3,287

SSI/AABD payment levels

Living Arrangement		Effective 1/1/23	Effective 1/1/22 – 12/31/22
Independent Living	Individual	966.04	893.04
	Couple	1,469.88	1,359.88
Another's Household	Individual	648.63	599.97
	Couple	962.31	888.98
Residential Care Home w/ Assistive Community Care Level III	Individual	962.38	889.38
	Couple	1,467.77	1,357.77
Res. Care Home w/ Limited Nursing Care Level III	Individual	1,181.13	1,108.13
	Couple	1,974.69	1,864.69
Residential Care Home Level IV	Individual	1,137.94	1,064.94
	Couple	1,933.06	1,823.06
Custodial Care Family Home	Individual	1,012.69	939.69
	Couple	1,703.82	1,593.82
Long-term Care	Individual	72.66	72.66
	Couple	145.33	145.33

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

Effective 1/1/23

Individual \$2,742
Couple \$5,484

Effective 1/1/22 – 12/31/22

Individual \$2,523
Couple \$5,046

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

<u>Effective</u>	<u>01/01/21</u>	<u>Effective</u>	<u>1/1/20 – 12/31/20</u>
Individual	\$72.66	Individual	\$47.66
Couple	\$145.33	Couple	\$95.33

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

<u>Effective</u>	<u>1/1/23</u>	<u>Effective</u>	<u>1/1/22 – 12/31/22</u>
Blind	\$2,460	Blind	\$2,260
Disabled	\$1,470	Disabled	\$1,350

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 1/1/23</u>	<u>Effective 1/1/22 – 12/31/22</u>
\$148,620	\$137,400

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

<u>Effective 1/1/23</u>	<u>Effective 1/1/22 – 12/31/22</u>
\$688,000	\$636,000

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

<u>Effective 1/1/18</u>	
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 1/1/23

Individual	\$914 per month
Couple	\$1,371 per month

Effective 1/1/22 – 12/31/22

Individual	\$841 per month
Couple	\$1,261 per month

Maximum allocation for Ineligible child

Effective 1/1/23

\$457 per month

Effective 1/1/22 – 12/31/22

\$420 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 10/1/22

ACCESS Code	Type	Group Size					
		1	2	3	4	5	6+
1	Room Only	\$215	\$395	\$566	\$718	\$854	\$1024
2	2/3 Board	\$187	\$344	\$493	\$626	\$744	\$893
3	Board Only	\$281	\$516	\$740	\$939	\$1116	\$1339
4	Room and 2/3 Board	\$402	\$739	\$1059	\$1344	\$1598	\$1917
5	Room and Board	\$496	\$911	\$1306	\$1657	\$1970	\$2363

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 1/1/22 to 12/31/22

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	1/19-12/19	0.0426
7/79-6/80	0.6807	1/90-12/90	0.4468	1/00-12/00	0.2655	1/10-12/10	0.0347	1/20-12/20	0.0284
7/80-6/81	0.6351	1/91-12/91	0.4169	1/01-12/01	0.2398	1/11-12/11	0.0347	1/21-12/21	0.0678
7/81-6/82	0.5942	1/92-12/92	0.3953	1/02-12/02	0.2200	1/12-12/12	0.0167	1/22-12/22	0.1313
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))

Effective 1/1/23
\$724.53

1/1/22 – 12/31/22
\$669.78

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 1/1/23
\$3,715.50

Effective 1/1/22 – 12/31/22
\$3,435

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

Effective 1/1/23
\$2,465

Effective 1/1/22 – 12/31/22
\$2,289

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

Effective 1/1/23
\$740

Effective 1/1/22 – 12/31/22
\$687

1. Fuel and utility standard.

Effective 10/1/22
\$1,030

Effective 10/1/21 – 9/30/22
\$875

2. Base housing cost

Effective 1/1/23
\$0.00

Effective 1/1/06 – 12/31/22
\$ 0.00

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 1/1/23</u>	<u>Effective 1/1/22 – 12/31/22</u>
\$821.67	\$763

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 1/1/23</u>	<u>Effective 1/1/22 - 12/31/22</u>
\$1,358	\$1,266

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 1/1/23</u>	<u>Effective 1/1/22– 12/31/22</u>
\$200	\$194.50

Standard Deductions for Assistive Community Care Services (ACCS) (§ 30.06(c)(4)) and Personal Care Services (PCS) (§ 30.06(c)(3))

	<u>Effective 1/1/23</u>	<u>Effective 1/1/22 – 12/31/22</u>
ACCS	\$51 per day	\$47 per day
	\$1,530 per month	\$1,410 per month

PCS hourly rate Effective 7/1/22
\$15.20 per hour

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 10/1/22</u>	<u>10/1/21 – 9/30/22</u>
\$10,422.43 per month	\$10,345.84 per month
\$347.41 per day	\$344.86 per day

SSI/AABD Payment Maximums (2700)

Living Arrangement		Effective 1/1/23			Effective 1/1/22 – 12/31/22		
		SSI Share	AABD Share	Total	SSI Share	AABD Share	Total
Independent Living	Individual	914.00	52.04	966.04	841.00	52.04	893.04
	Couple	1,371.00	98.88	1,469.88	1,261.00	98.88	1,359.88
Another's Household	Individual	609.33	39.30	648.63	560.67	39.30	599.97
	Couple	914.00	48.31	962.31	840.67	48.31	888.98
Residential Care Home w/ Assistive Community Care Level III	Individual	914.00	48.38	962.38	841.00	48.38	889.38
	Couple	1,371.00	96.77	1,467.77	1,261.00	96.77	1,357.77
Residential Care Home w/ Limited Nursing Care Level III	Individual	914.00	267.13	1,181.13	841.00	267.13	1,108.13
	Couple	1,371.00	603.69	1,974.69	1,261.00	603.69	1,864.69
Residential Care Home Level IV	Individual	914.00	223.94	1,137.94	841.00	223.94	1,064.94
	Couple	1,371.00	562.06	1,933.06	1,261.00	562.06	1,823.06
Custodial Care Family Home	Individual	914.00	98.69	1,012.69	841.00	98.69	939.69
	Couple	1,371.00	332.82	1,703.82	1,261.00	332.82	1,593.82
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