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**

|  |  |
| --- | --- |
|  | **Household Size** |
|  **Coverage Groups** | **Rule** | **% FPL** | **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**

|  |  |
| --- | --- |
|  | **Household Size** |
|  Coverage Groups | **Rule** | **% FPL** | **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 | IndividualCouple | 966.041,469.88 | 893.041,359.88 |
| Another’s Household | IndividualCouple | 648.63962.31 | 599.97888.98 |
| Residential Care Home w/ Assistive Community Care Level III | IndividualCouple | 962.381,467.77 | 889.381,357.77 |
| Res. Care Home w/ Limited Nursing Care Level III | IndividualCouple | 1,181.131,974.69 | 1,108.131,864.69 |
| Residential Care Home Level IV | IndividualCouple | 1,137.941,933.06 | 1,064.941,823.06 |
| Custodial Care Family Home | IndividualCouple | 1,012.691,703.82 | 939.691,593.82 |
| Long-term Care | IndividualCouple | 72.66145.33 | 72.66145.33 |

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

Effective 1/1/23 Effective 1/1/22 – 12/31/22

Individual $2,742 Individual $2,523

Couple $5,484 Couple $5,046

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

Effective 01/01/21 Effective 1/1/20 – 12/31/20

Individual $72.66 Individual $47.66

Couple $145.33 Couple $95.33

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

Effective 1/1/23 Effective 1/1/22 – 12/31/22

Blind $2,460 Blind $2,260

 Disabled $1,470 Disabled $1,350

Resource Maximums **MABD-related (§ 29.07)**

Household Maximums

Group Size

 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))

Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $148,620 $137,400

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

 Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $688,000 $636,000

**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 1/1/23 Effective 1/1/22 – 12/31/22

Individual $914 per month Individual $841 per month

Couple $1,371 per month Couple $1,261 per month

Maximum allocation for Ineligible child

Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $457 per month $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:

1. 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 10/1/23

|  |  |
| --- | --- |
| **ACCESS Code** | **Group Size** |
| **Type** | **1** | **2** | **3** | **4** | **5** | **6+** |
| 1 | Room Only | $233 | $428 | $613 | $779 | $925 | $1110 |
| 2 | 2/3 Board | $194 | $357 | $511 | $649 | $770 | $924 |
| 3 | Board Only | $291 | $535 | $766 | $973 | $1155 | $1386 |
| 4 | Room and 2/3 Board | $427 | $785 | $1124 | $1428 | $1695 | $2034 |
| 5 | Room and Board | $524 | $963 | $1379 | $1752 | $2080 | $2496 |

1. 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 1/1/22 – 12/31/22

 $724.53 $669.78

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

1. 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 Effective 1/1/22 – 12/31/22

 $3,715.50 $3,435

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

 Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $2,465 $2,289

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

 Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $740 $687

1. Fuel and utility standard.

 Effective 10/1/22 Effective 10/1/21 – 9/30/22

 $1,030 $875

2. Base housing cost

 Effective 1/1/23 Effective 1/1/06 – 12/31/22

 $0.00 $ 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**:

 Effective 1/1/23 Effective 1/1/22 – 12/31/22

 $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))

 Effective 1/1/23 Effective 1/1/22 - 12/31/22

 $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:

 Effective 1/1/23 Effective 1/1/22– 12/31/22

 $200 $194.50

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

 Effective 1/1/23 Effective 1/1/22 – 12/31/22

 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.*

Effective 10/1/22 10/1/21 – 9/30/22

 $10,422.43 per month $10,345.84 per month

 $347.41 per day $344.86 per day

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

|  |  |  |
| --- | --- | --- |
|   | **Effective 1/1/23** | **Effective 1/1/22 – 12/31/22** |
| **Living Arrangement** |  | ***SSI Share*** | ***AABD*** ***Share*** | ***Total*** | ***SSI Share*** | ***AABD*** ***Share*** | ***Total*** |
| Independent Living | IndividualCouple | 914.001,371.00 | 52.0498.88 | 966.041,469.88 | 841.001,261.00 | 52.0498.88 | 893.041,359.88 |
| Another’s Household | IndividualCouple | 609.33914.00 | 39.3048.31 | 648.63962.31 | 560.67840.67 | 39.3048.31 | 599.97888.98 |
| Residential Care Home w/ Assistive Community CareLevel III | IndividualCouple | 914.001,371.00 | 48.3896.77 | 962.381,467.77 | 841.001,261.00 | 48.3896.77 | 889.381,357.77 |
| Residential Care Home w/ Limited Nursing CareLevel III | IndividualCouple | 914.001,371.00 | 267.13603.69 | 1,181.131,974.69 | 841.001,261.00 | 267.13603.69 | 1,108.131,864.69 |
| Residential Care Home Level IV | IndividualCouple | 914.001,371.00 | 223.94562.06 | 1,137.941,933.06 | 841.001,261.00 | 223.94562.06 | 1,064.941,823.06 |
| Custodial Care Family Home | IndividualCouple | 914.001,371.00 | 98.69332.82 | 1,012.691,703.82 | 841.001,261.00 | 98.69332.82 | 939.691,593.82 |
| Long-term Care | IndividualCouple | 30.0060.00 | 42.6685.33 | 72.66145.33 | 30.0060.00 | 42.6685.33 | 72.66145.33 |