

# 2025 STANDARDS CHANGE FOR HEALTHCARE

Effective January 1, 2025 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, 2025:

- 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 1/1/25

Household Size										
Coverage Groups	Rule	FPL %	1	2	3	4	5	6	7	8
PIL outside Chittenden County	§ 29.14	N/A	1,333	1,333	N/A	N/A	N/A	N/A	N/A	N/A
PIL inside Chittenden County	§ 29.14	N/A	1,441	1,441	N/A	N/A	N/A	N/A	N/A	N/A
VPharm 1	§ 5441	150%	1,957	2,644	3,332	4,019	4,707	5,394	6,082	6,769
VPharm 2	§ 5441	175%	2,283	3,085	3,887	4,689	5,491	6,293	7,095	7,897
VPharm 3	§ 5441	225%	2,935	3,966	4,997	6,029	7,060	8,091	9,122	10,154
Medicaid for working people with disabilities (MWPD)	§ 8.05d	250%	3,261	4,407	N/A	N/A	N/A	N/A	N/A	N/A
Healthy Vermonters (aged, disabled)	§ 5724	400%	5,217	7,050	8,884	10,717	12,550	14,384	16,217	18,050

**VPharm Ranges for premiums, effective 1/1/25**

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%	1,957	2,644	3,332	4,019	4,707	5,394	6,082	6,769
<b>VPharm 2</b> - VE, VH, VK, VN \$20/person/month	§ 5650 - 5441	> 150 ≤ 175%	2,283	3,085	3,887	4,689	5,491	6,293	7,095	7,897
<b>VPharm 3</b> - VF, VI, VL, VO \$50/person/month	§ 5650 - 5441	> 175 ≤ 225%	2,935	3,966	4,997	6,029	7,060	8,091	9,122	10,154

**Eligibility maximums for Medicare cost-sharing programs, effective 1/1/25**

Coverage Groups	Rule	% FPL	Household Size	
			1	2
Qualified Medicare Beneficiaries (QMB)	§ 8.07b1	100%	1,305	1,763
Specified Low-Income Medicare Beneficiaries (SLMB)	§ 8.07b2	120%	1,565	2,115
Qualified Individuals - 1 (QI-1)	§ 8.07b3	135%	1,761	2,380
Qualified Disabled and Working Individuals (QDWI)	§ 8.07b4	200%	2,609	3,525

**SSI/AABD payment levels**

Living Arrangement		Effective 1/1/25	Effective 1/1/24 – 12/31/24
Independent Living	Individual	1,022.68	998.68
	Couple	1,555.80	1,520.80
Another's Household	Individual	686.72	670.72
	Couple	1,018.36	995.03
Residential Care Home w/ Assistive Community Care Level III	Individual	1,018.77	994.77
	Couple	1,553.54	1,518.54
Res. Care Home w/ Limited Nursing Care Level III	Individual	1,234.13	1,210.13
	Couple	2,053.69	2,018.69
Residential Care Home Level IV	Individual	1,206.62	1,182.62
	Couple	2,051.40	2,016.40
Custodial Care Family Home	Individual	1,072.60	1,048.60
	Couple	1,806.12	1,771.12
Long-term Care	Individual	79.93	79.93
	Couple	159.85	159.85

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

Effective 1/1/25

Individual	\$2,901
Couple	\$5,802

Effective 1/1/24 – 12/31/24

Individual	\$2,829
Couple	\$5,658

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

<u>Effective</u>	<u>01/01/24</u>	<u>Effective</u>	<u>1/1/21 – 12/31/23</u>
Individual	\$79.93	Individual	\$72.66
Couple	\$159.85	Couple	\$145.33

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

<u>Effective</u>	<u>1/1/25</u>	<u>Effective</u>	<u>1/1/24 – 12/31/24</u>
Blind	\$2,700	Blind	\$2,590
Disabled	\$1,620	Disabled	\$1,550

**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 1/1/25</u>	<u>Effective 1/1/24 – 12/31/24</u>
\$157,920	\$154,140

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

<u>Effective 1/1/25</u>	<u>Effective 1/1/24 – 12/31/24</u>
\$730,000	\$713,000

**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 1/1/25

Individual	\$967 per month
Couple	\$1,450 per month

Effective 1/1/24 – 12/31/24

Individual	\$943 per month
Couple	\$1,415 per month

Maximum allocation for Ineligible child

Effective 1/1/25

\$483 per month

Effective 1/1/24 – 12/31/24

\$472 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 10/1/24

Use the below figures for any changes processed on or after 10/01/2024.

ACCESS Code	Type	Group Size					
		1	2	3	4	5	6+
1	Room Only	\$245	\$450	\$644	\$818	\$972	\$1166
2	2/3 Board	\$195	\$357	\$512	\$650	\$772	\$927
3	Board Only	\$292	\$536	\$768	\$975	\$1158	\$1390
4	Room and 2/3 Board	\$440	\$807	\$1156	\$1468	\$1744	\$2093
5	Room and Board	\$537	\$986	\$1412	\$1793	\$2130	\$2556

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.

**Business Expenses for providing childcare meals and snacks (per meal/snack per day):**

Breakfast	\$1.66
Lunch Only	\$3.15
Dinner Only	\$3.15
Snack	\$0.93

**Pickle Deduction Percentage Chart**

Effective 1/1/25

4/77-6/77	<b>0.8138</b>	1/87-12/87	<b>0.6476</b>	1/97-12/97	<b>0.4988</b>	1/07-12/07	<b>0.3555</b>	1/17-12/17	<b>0.2390</b>
7/77-6/78	<b>0.8029</b>	1/88-12/88	<b>0.6328</b>	1/98-12/98	<b>0.4882</b>	1/08-12/08	<b>0.3406</b>	1/18-12/18	<b>0.2238</b>
7/78-6/79	<b>0.7900</b>	1/89-12/89	<b>0.6181</b>	1/99-12/99	<b>0.4816</b>	1/09-12/09	<b>0.3024</b>	1/19-12/19	<b>0.2021</b>
7/79-6/80	<b>0.7693</b>	1/90-12/90	<b>0.6002</b>	1/00-12/00	<b>0.4692</b>	1/10-12/10	<b>0.3024</b>	1/20-12/20	<b>0.1893</b>
7/80-6/81	<b>0.7363</b>	1/91-12/91	<b>0.5786</b>	1/01-12/01	<b>0.4506</b>	1/11-12/11	<b>0.3024</b>	1/21-12/21	<b>0.1788</b>
7/81-6/82	<b>0.7067</b>	1/92-12/92	<b>0.5630</b>	1/02-12/02	<b>0.4363</b>	1/12-12/12	<b>0.2773</b>	1/22-12/22	<b>0.1303</b>
7/82-12/83	<b>0.6850</b>	1/93-12/93	<b>0.5499</b>	1/03-12/03	<b>0.4284</b>	1/13-12/13	<b>0.2650</b>	1/23-12/23	<b>0.0546</b>
1/84-12/84	<b>0.6740</b>	1/94-12/94	<b>0.5382</b>	1/04-12/04	<b>0.4164</b>	1/14-12/14	<b>0.2540</b>	1/24-12/24	<b>0.0244</b>
1/85-12/85	<b>0.6626</b>	1/95-12/95	<b>0.5252</b>	1/05-12/05	<b>0.4006</b>	1/15-12-15	<b>0.2413</b>		
1/86-12/86	<b>0.6521</b>	1/96-12/96	<b>0.5129</b>	1/06-12/06	<b>0.3761</b>	1/16-12-16	<b>0.2413</b>		

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

Effective 1/1/25  
\$767.01

1/1/24 – 12/31/24  
\$749.01

**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 1/1/25  
\$3,948.00

Effective 1/1/24 – 12/31/24  
\$3,853.50

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

Effective 1/1/25  
\$2,644

Effective 1/1/24 – 12/31/24  
\$2,555

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

Effective 1/1/25  
\$794

Effective 1/1/24 – 12/31/24  
\$767

1. Fuel and utility standard.

Effective 10/1/24  
\$1,067

Effective 10/1/23 – 9/30/24  
\$1020

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 1/1/25</u>	<u>Effective 1/1/24 – 12/31/24</u>
\$881.33	\$851.67

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 1/1/25</u>	<u>Effective 1/1/24 - 12/31/24</u>
\$1,441	\$1,408

**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 1/1/25</u>	<u>Effective 1/1/24– 12/31/24</u>
\$209.50	\$204

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

**Assistive Community Care Services - ACCS**

Effective 07/01/2024-06/30/2025	Effective 06/22/2024-06/30/2024	Effective 01/01/2024-06/21/2024	Effective 01/01/2023-12/31/2023
\$87.20 per day	\$84.66 per day	\$53 per day	\$51 per day
\$2,616 per month	\$2,539.80 per month	\$1,590 per month	\$1,530 per month

**Personal Care Services - PCS**

Effective 07/01/2022
\$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 10/1/24</u>	<u>10/1/23 – 9/30/24</u>
\$11,3032 per month	\$11,311.12 per month
\$367.75 per day	\$377.04 per day

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

Living Arrangement		Effective 1/1/25			Effective 1/1/24 – 12/31/24		
		SSI Share	AABD Share	Total	SSI Share	AABD Share	Total
Independent Living	Individual	967.00	55.68	1,022.68	943.00	55.68	998.68
	Couple	1,450.00	105.80	1,555.80	1,415.00	105.80	1,520.80
Another's Household	Individual	644.67	42.05	686.72	628.67	42.05	670.72
	Couple	966.67	51.69	1,018.36	943.34	51.69	995.03
Residential Care Home w/ Assistive Community Care Level III	Individual	967.00	51.77	1,018.77	943.00	51.77	994.77
	Couple	1,450.00	96.77	1,553.34	1,415.00	96.77	1,518.54
Residential Care Home w/ Limited Nursing Care Level III	Individual	967.00	267.13	1,234.13	943.00	267.13	1,210.13
	Couple	1,450.00	603.69	2,053.69	1,415.00	603.69	2,018.69
Residential Care Home Level IV	Individual	967.00	239.62	1,206.62	943.00	239.62	1,182.62
	Couple	1,450.00	601.40	2,051.40	1,415.00	601.40	2,016.40
Custodial Care Family Home	Individual	967.00	105.60	1,072.60	943.00	105.60	1,048.60
	Couple	1,450.00	356.12	1,806.12	1,415.00	356.12	1,771.12
Long-term Care	Individual	30.00	49.93	79.93	30.00	49.93	79.93
	Couple	60.00	99.85	159.85	60.00	99.85	159.85