

2022 STANDARDS CHANGE FOR HEALTHCARE

Effective January 1, 2022 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, 2022:

- 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
- Vertical lines in the left margin indicate significant changes

Eligibility maximums for Medicaid for the Aged, Blind and Disabled (MABD) and waiver programs, effective 1/1/22

| Household Size | | | | | | | | | | |
|--|---------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| Coverage Groups | Rule | FPL % | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| PIL outside Chittenden County | § 29.14 | N/A | 1,166 | 1,166 | N/A | N/A | N/A | N/A | N/A | N/A |
| PIL inside Chittenden County | § 29.14 | N/A | 1,266 | 1,266 | N/A | N/A | N/A | N/A | N/A | N/A |
| VPharm 1 | § 5441 | 150% | 1,699 | 2,289 | 2,879 | 3,469 | 4,059 | 4,649 | 5,239 | 5,829 |
| VPharm 2 | § 5441 | 175% | 1,982 | 2,671 | 3,359 | 4,047 | 4,736 | 5,424 | 6,112 | 6,801 |
| VPharm 3 | § 5441 | 225% | 2,549 | 3,434 | 4,319 | 5,204 | 6,089 | 6,974 | 7,859 | 8,744 |
| Medicaid for working people with disabilities (MWPD) | § 8.05d | 250% | 2,832 | 3,815 | N/A | N/A | N/A | N/A | N/A | N/A |
| Healthy Vermonters (aged, disabled) | § 5724 | 400% | 4,530 | 6,104 | 7,677 | 9,250 | 10,824 | 12,397 | 13,970 | 15,544 |

VPharm Ranges for premiums, effective 1/1/22

| Coverage Groups | Rule | % FPL | Household Size | | | | | | | |
|----------------------------------|----------|--------|----------------|-------|-------|-------|-------|-------|-------|-------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| VPharm 1 - VD, VG, VJ, VM | § 5550 - | > 0 | 1,699 | 2,289 | 2,879 | 3,469 | 4,059 | 4,649 | 5,239 | 5,829 |
| \$15/person/month | 5441 | ≤ 150% | | | | | | | | |
| VPharm 2 - VE, VH, VK, VN | § 5650 - | > 150 | 1,982 | 2,671 | 3,359 | 4,047 | 4,736 | 5,424 | 6,112 | 6,801 |
| \$20/person/month | 5441 | ≤ 175% | | | | | | | | |
| VPharm 3 - VF, VI, VL, VO | § 5650 - | > 175 | 2,549 | 3,434 | 4,319 | 5,204 | 6,089 | 6,974 | 7,859 | 8,744 |
| \$50/person/month | 5441 | ≤ 225% | | | | | | | | |

Eligibility maximums for Medicare cost-sharing programs, effective 1/1/22

| Coverage Groups | Rule | % FPL | Household Size | |
|--|----------|-------|----------------|-------|
| | | | 1 | 2 |
| Qualified Medicare Beneficiaries (QMB) | § 8.07b1 | 100% | 1,133 | 1,526 |
| Specified Low-Income Medicare Beneficiaries (SLMB) | § 8.07b2 | 120% | 1,359 | 1,831 |
| Qualified Individuals - 1 (QI-1) | § 8.07b3 | 135% | 1,529 | 2,060 |
| Qualified Disabled and Working Individuals (QDWI) | § 8.07b4 | 200% | 2,265 | 3,052 |

SSI/AABD payment levels

| Living Arrangement | | Effective 1/1/22 | Effective 1/1/21 – 12/31/21 |
|--|------------|------------------|-----------------------------|
| Independent Living | Individual | 893.04 | 846.04 |
| | Couple | 1,359.88 | 1,289.88 |
| Another's Household | Individual | 599.97 | 568.63 |
| | Couple | 888.98 | 842.31 |
| Residential Care Home w/ Assistive Community Care Level III | Individual | 889.38 | 842.38 |
| | Couple | 1,357.77 | 1,287.77 |
| Res. Care Home w/ Limited Nursing Care Level III | Individual | 1,108.13 | 1,061.13 |
| | Couple | 1,864.69 | 1,794.69 |
| Residential Care Home Level IV | Individual | 1,064.94 | 1,017.94 |
| | Couple | 1,823.06 | 1,753.06 |
| Custodial Care Family Home | Individual | 939.69 | 892.69 |
| | Couple | 1,593.82 | 1,523.82 |
| Long-term Care | Individual | 72.66 | 72.66 |
| | Couple | 145.33 | 145.33 |

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

Effective 1/1/22

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

Effective 1/1/21 – 12/31/21

| | |
|------------|---------|
| Individual | \$2,382 |
| Couple | \$4,764 |

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

Effective 01/01/21

| | |
|------------|----------|
| Individual | \$72.66 |
| Couple | \$145.33 |

Effective 1/1/20 – 12/31/20

| | |
|------------|---------|
| Individual | \$47.66 |
| Couple | \$95.33 |

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

Effective 1/1/22

| | |
|----------|---------|
| Blind | \$2,260 |
| Disabled | \$1,350 |

Effective 1/1/21 – 12/31/21

| | |
|----------|---------|
| Blind | \$2,190 |
| Disabled | \$1,310 |

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 1/1/22</u> | <u>Effective 1/1/21 – 12/31/21</u> |
|-------------------------|------------------------------------|
| \$137,400 | \$130,380 |

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

| <u>Effective 1/1/22</u> | <u>Effective 1/1/21 – 12/31/21</u> |
|-------------------------|------------------------------------|
| \$636,000 | \$603,000 |

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 1/1/22

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

Effective 1/1/21 – 12/31/21

\$794 per month
 \$1,191 per month

Maximum allocation for Effective 1/1/22

Ineligible child \$420 per month

Effective 1/1/21 – 12/31/21

\$397 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 10/1/21

| ACCESS Code | Group Size | | | | | | |
|-------------|--------------------|-------|-------|--------|--------|--------|--------|
| | Type | 1 | 2 | 3 | 4 | 5 | 6+ |
| 1 | Room Only | \$203 | \$373 | \$534 | \$678 | \$806 | \$966 |
| 2 | 2/3 Board | \$167 | \$306 | \$439 | \$557 | \$661 | \$793 |
| 3 | Board Only | \$250 | \$459 | \$658 | \$835 | \$992 | \$1190 |
| 4 | Room and 2/3 Board | \$370 | \$679 | \$973 | \$1235 | \$1467 | \$1759 |
| 5 | Room and Board | \$453 | \$832 | \$1192 | \$1513 | \$1798 | \$2156 |

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 1/1/21 to 12/31/21

| | | | | | | | | | |
|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|
| 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 | | |
| 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 1/1/22
\$669.78

1/1/21 – 12/31/21
\$634.53

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 1/1/22
\$3,435

Effective 1/1/21 – 12/31/21
\$3,259.50

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

Effective 1/1/22
\$2,289

Effective 1/1/21 – 12/31/21
\$2,178

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

Effective 1/1/22
\$687

Effective 1/1/21 – 12/31/21
\$654

1. Fuel and utility standard.

Effective 10/1/21
\$875

Effective 10/1/17 – 9/30/21
\$822

2. Base housing cost

Effective 1/1/06
\$ 0.00

Effective 10/1/05 – 12/31/05
\$ 9.00

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 1/1/22</u> | <u>Effective 1/1/21 – 12/31/21</u> |
| \$763 | \$726 |

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 1/1/22</u> | <u>Effective 1/1/21 - 12/31/21</u> |
| \$1,266 | \$1,191 |

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 1/1/22</u> | <u>Effective 1/1/21– 12/31/21</u> |
| \$194.50 | \$185.50 |

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

| | | |
|------|--|------------------------------------|
| | <u>Effective 1/1/22</u> | <u>Effective 1/1/21 – 12/31/21</u> |
| ACCS | \$47 per day \$1,410 per month | \$44 per day \$1,320 per month |
| PCS | <u>Effective 1/1/03</u> \$17.83 per day \$535.00 per month | |

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 10/1/21</u> | <u>10/1/20 – 9/30/21</u> |
| \$10,345.84 per month \$344.86 per day | \$10,148.35 per month \$338.28 per day |

SSI/AABD Payment Maximums (2700)

| Living Arrangement | | Effective 1/1/22 | | | Effective 1/1/21 – 12/31/21 | | |
|---|------------|------------------|------------|----------|-----------------------------|------------|----------|
| | | SSI Share | AABD Share | Total | SSI Share | AABD Share | Total |
| Independent Living | Individual | 841.00 | 52.04 | 893.04 | 794.00 | 52.04 | 846.04 |
| | Couple | 1261.00 | 98.88 | 1359.88 | 1,191.00 | 98.88 | 1,289.88 |
| Another's Household | Individual | 560.67 | 39.30 | 599.97 | 529.33 | 39.30 | 568.63 |
| | Couple | 840.67 | 48.31 | 888.98 | 794.00 | 48.31 | 842.31 |
| Residential Care Home w/ Assistive Community Care Level III | Individual | 841.00 | 48.38 | 889.38 | 794.00 | 48.38 | 842.38 |
| | Couple | 1,261.00 | 96.77 | 1,357.77 | 1,191.00 | 96.77 | 1,287.77 |
| Residential Care Home w/ Limited Nursing Care Level III | Individual | 841.00 | 267.13 | 1,108.13 | 794.00 | 267.13 | 1,061.13 |
| | Couple | 1261.00 | 603.69 | 1,864.69 | 1,191.00 | 603.69 | 1,794.69 |
| Residential Care Home Level IV | Individual | 841.00 | 223.94 | 1064.94 | 794.00 | 223.94 | 1017.94 |
| | Couple | 1,261.00 | 562.06 | 1,823.06 | 1191.00 | 562.06 | 1,753.06 |
| Custodial Care Family Home | Individual | 841.00 | 98.69 | 939.69 | 794.00 | 98.69 | 892.69 |
| | Couple | 1,261.00 | 332.82 | 1,593.82 | 1,191.00 | 332.82 | 1,523.82 |
| 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 |