

STATE OF VERMONT
AGENCY OF HUMAN SERVICES

DCF

Department for Children and Families

BULLETIN NO.: 17 - 26

FROM: Lori Collins, Deputy Commissioner
Department of Vermont Health Access

DATE: 1/8/18

Sean Brown, Deputy Commissioner
Economic Services Division



SUBJECT: 1/1/18 Standards Changes for Health Care and Essential Person Programs

CHANGES ADOPTED EFFECTIVE 1/1/18

INSTRUCTIONS

- Maintain Manual - See instructions below.
 Proposed Regulation - Retain bulletin
and attachments until you receive
Manual Maintenance Bulletin: _____
 Information or Instructions - Retain
until _____

MANUAL REFERENCE(S):

P-2420
P-2740

This bulletin revises standards for Medicaid, other health care programs and the Essential Person program based on the protected income levels (PIL) and federal poverty levels (FPL) for Medicaid for the Aged, Blind and Disabled (MABD). This bulletin also includes SSI/AABD payment maximums and other standards based on the federal cost-of-living adjustment (COLA).

Historical Background: Bulletin 01-07F dated 7/1/01 authorized the department to estimate the PILs and FPLs for the coming year before the federal government publishes its numbers and to update program standards for Medicaid and other health care programs on January 1 based on this estimate. Increasing these standards in January allows individuals whose income increases as a result of the COLA to remain eligible for health care programs by allowing changes in income standards for all health care programs to occur at the same time. If the federal PILs and FPLs exceed the department's income maximums, the department will revise its numbers to conform to the federal PILs and FPLs on April 1.

Effective January 1, 2018 the following **health care standards** changed:

- Protected income levels (PILs) for individuals in the community
- Income standards for health care programs, tax credits and cost-sharing reductions
- 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
- AABD-Essential Person payment maximums

The following **Long-Term Care (LTC) Medicaid standards** change on January 1, 2018:

- 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.

Manual Maintenance

Medicaid Procedures

Remove

P-2420B (17-14)
P-2420B p.3 (16-36)
P-2420B p.4 (16-36)
P-2420C (16-36)
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P-2420D p.3 (16-36)
P-2420D p.4 (17-16)
P-2420D p.5 (16-36)
P-2740A (16-36)
P-2740B (16-36)

Insert

P-2420B (17-26)
P-2420B p.3 (17-26)
P-2420B p.4 (17-26)
P-2420C (17-26)
P-2420D (17-26)
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P-2740A (17-26)
P-2740B (17-26)

P-2420 Eligibility Determination for Medicaid (Continued)

B. Monthly Income Standards

1. Eligibility maximums for Medicaid for the Aged, Blind and Disabled (MABD) and waiver programs, effective 1/1/18

Coverage Groups	Rule	FPL %	Household Size							
			1	2	3	4	5	6	7	8
PIL outside Chittenden County	§ 29.14	N/A	1,041	1,041	N/A	N/A	N/A	N/A	N/A	N/A
PIL inside Chittenden County	§ 29.14	N/A	1,125	1,125	N/A	N/A	N/A	N/A	N/A	N/A
VPharm 1	5441	150%	1,518	2,058	2,598	3,138	3,678	4,218	4,758	5,298
VPharm 2	5441	175%	1,771	2,401	3,031	3,661	4,291	4,921	5,551	6,181
VPharm 3	5441	225%	2,277	3,087	3,897	4,707	5,517	6,327	7,137	7,947
Medicaid for working people with disabilities (MWPD)	§ 8.05d	250%	2,530	3,430	N/A	N/A	N/A	N/A	N/A	N/A
Healthy Vermonters (aged, disabled)	5724	400%	4,047	5,487	6,927	8,367	9,807	11,247	12,687	14,127

2. Ranges for premiums, effective 1/1/18

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%	1,518	2,058	2,598	3,138	3,678	4,218	4,758	5,298
VPharm 2 - VE, VH, VK, VN \$20/person/month	5650 5441	> 150 ≤ 175%	1,771	2,401	3,031	3,661	4,291	4,921	5,551	6,181
VPharm 3 - VF, VI, VL, VO \$50/person/month	5650 5441	> 175 ≤ 225%	2,277	3,087	3,897	4,707	5,517	6,327	7,137	7,947

3. Eligibility maximums for Medicare cost-sharing programs, effective 1/1/18

Coverage Groups	Rule	% FPL	Household Size	
			1	2
Qualified Medicare Beneficiaries (QMB)	§ 8.07b1	100%	1,012	1,372
Specified Low-Income Medicare Beneficiaries (SLMB)	§ 8.07b2	120%	1,214	1,646
Qualified Individuals - 1 (QI-1)	§ 8.07b3	135%	1,366	1,852
Qualified Disabled and Working Individuals (QDWI)	§ 8.07b4	200%	2,024	2,744

P-2420 Eligibility Determination for Medicaid

B. Monthly Income Standards (Continued)

6. SSI/AABD payment levels (2700)

<u>Living Arrangement</u>		<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Independent Living	Individual	802.04	787.04
	Couple	1,223.88	1,201.88
Another's Household	Individual	539.30	529.30
	Couple	798.31	783.65
Residential Care Home w/ Assistive Community Care Level III	Individual	798.38	783.38
	Couple	1,221.77	1,199.77
Res. Care Home w/ Limited Nursing Care Level III	Individual	1,017.13	1,002.13
	Couple	1,728.69	1,706.69
Residential Care Home Level IV	Individual	973.94	958.94
	Couple	1,687.06	1,665.06
Custodial Care Family Home	Individual	848.69	833.69
	Couple	1,457.82	1,435.82
Long-term Care	Individual	47.66	47.66
	Couple	95.33	95.33

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P-2420 Eligibility Determination for Medicaid

B. Monthly Income Standards (Continued)

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

<u>Effective 1/1/18</u>		<u>Effective 1/1/17 – 12/31/17</u>	
Individual	\$2,250.00	Individual	\$2,205.00
Couple	\$4,500.00	Couple	\$4,410.00

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

Individual	\$47.66
Couple	\$95.33

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

<u>Effective 1/1/18</u>		<u>Effective 1/1/17 – 12/31/17</u>	
Blind	\$1,970	Blind	\$1,820
Disabled	\$1,180	Disabled	\$1,130

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P-2420C

P-2420 Eligibility Determination for Medicaid (Continued)

C. Resource Maximums § 29.07 MABD-related

1. **Household Maximums**

Group Size

1	\$2,000
2	\$3,000

2. **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

3. **Community Spouse Resource Allocation, Long-Term Care (§ 29.10(e))**

Maximum

<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
\$123,600	\$120,900

Minimum

<u>Effective 1/1/18</u>
\$24,720

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

<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
\$572,000	\$560,000

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

Effective 1/1/18

Individual	\$4,000
Couple	\$6,000

6. **Resource Limit for Working People With Disabilities (§ 8.05(d))**

Effective 1/1/18

Individual	\$10,000
Couple	\$15,000

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P-2420D

P-2420 Eligibility Determination for Medicaid (Continued)

D. Other Standards

1. 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.

	<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Individual	\$ 750 per month	\$ 735 per month
Couple	\$1,125 per month	\$1,103 per month
Maximum allocation for	<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Ineligible child	\$375 per month	\$368 per month

2. 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 10/1/17

ACCESS Code	Type	Group Size					
		1	2	3	4	5	6+
1	Room Only	180	330	472	600	723	867
2	2/3 Board	128	235	336	427	514	617
3	Board Only	192	352	504	640	771	925
4	Room and 2/3 Board	308	565	808	1027	1237	1484
5	Room and Board	372	682	976	1240	1494	1792

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.

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P-2420 Eligibility Determination for Medicaid

D. Other Standards (Continued)

5. Pickle Deduction Percentage Chart

See procedures at P-2421 B #1b for determining entitlement to the Pickle deductions.

Effective 1/1/18 to 12/31/18

4/77-6/77	0.7424	1/85-12/85	0.5331	1/93-12/93	0.3772	1/01-12/01	0.2398	1/09-12/09	0.0347
7/77-6/78	0.7272	1/86-12/86	0.5187	1/94-12/94	0.3610	1/02-12/02	0.2200	1/10-12/10	0.0347
7/78-6/79	0.7095	1/87-12/87	0.5124	1/95-12/95	0.3431	1/03-12/03	0.2091	01/11-12/11	0.0347
7/79-6/80	0.6807	1/88-12/88	0.4919	1/96-12/96	0.3260	1/04-12/04	0.1925	1/12-12/12	0.0167
7/80-6/81	0.6351	1/89-12/89	0.4716	1/97-12/97	0.3065	1/05-12/05	0.1707	1/13-12/13	0.0148
7/81-6/82	0.5942	1/90-12/90	0.4468	1/98-12/98	0.2919	1/06-12/06	0.1367	1/14-12/14	0.0167
7/82-12/83	0.5642	1/91-12/91	0.4169	1/99-12/99	0.2827	1/07-12/07	0.1082	1/15-12-15	0.0000
1/84-12/84	0.5489	1/92-12/92	0.3953	1/00-12/00	0.2655	1/08-12/08	0.0877	1/16-12-16	0.0030
								1/17-12/17	.0225

6. Home Upkeep Deduction, Long-Term Care (§ 24.04(d) and P-2430 E)

Effective 1/1/18
\$601.53

1/1/17 – 12/31/17
\$590.28

1/1/18

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P-2420 Eligibility Determination for Medicaid

D. Other Standards (Continued)

7. **Allocation to Community Spouse - Long-Term Care (§ 24.04(e)(1)(i) and P-2430 E)**

- 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 1/1/18
\$3,090.00

Effective 1/1/17 – 12/31/17
\$3,022.50

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

Effective 1/1/18
\$2,058

Effective 1/1/17 – 12/31/17
\$2,030

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

Effective 1/1/18
\$618

Effective 1/1/17 – 12/31/17
\$609

1. Fuel and utility standard. See P-2590 A1 for current 3SVT fuel and utility standard.

Effective 10/1/17
\$808

Effective 10/1/16 – 9/30/17
\$776

2. Base housing cost

Effective 1/1/06
\$ 0.00

(10/1/05 – 12/31/05)
\$ 9.00

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P-2420 Eligibility Determination for Medicaid

D. Other Standards (Continued)

- 8. 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 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
\$686.00	\$676.67

Allocation if family member has income:

- Maintenance income standard (P-2420 D#8b)
- Gross income of family member
- Remainder

Remainder ÷ by 3 = Allocation

- 9. Community Maintenance Allowance in the Home-and-Community-Based Waiver Program (§ 24.04(c), P-2430 H)**

<u>Effective 1/1/18</u>	<u>Effective 1/1/17 - 12/31/17</u>
\$1,125	\$1,108

- 10. Medicare Copayments for Nursing Home Care (P-2430 E)**

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 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
\$167.50	\$164.50

- 11. Standard Deductions for Assistive Community Care Services (ACCS) (§ 30.06(c)(4)) and Personal Care Services (PCS) (§ 30.06(c)(3)) (P-2421 D).**

	<u>Effective 1/1/12</u>	<u>Effective 1/1/09 – 12/31/11</u>
ACCS	\$ 42 per day \$ 1,260 per month	\$ 37 per day \$ 1,110 per month
PCS	<u>Effective 1/1/03</u> \$ 17.83 per day \$ 535.00 per month	

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P-2740A

P-2740 Payment Maximums

A. SSI/AABD Payment Maximums (2700)

Living Arrangement		<u>Effective 1/1/18</u>			<u>Effective 1/1/17 – 12/31/17</u>		
		<i>SSI Share</i>	<i>AABD Share</i>	<i>Total</i>	<i>SSI Share</i>	<i>AABD Share</i>	<i>Total</i>
Independent Living	Individual	750.00	52.04	802.04	735.00	52.04	787.04
	Couple	1,125.00	98.88	1,223.88	1,103.00	98.88	1,201.88
Another's Household	Individual	500.00	39.30	539.30	490.00	39.30	529.30
	Couple	750.00	48.31	798.31	735.34	48.31	781.65
Residential Care Home w/ Assistive Community Care Level III	Individual	750.00	48.38	798.38	735.00	48.38	783.38
	Couple	1,125.00	96.77	1,221.77	1,103.00	96.77	1,199.77
Residential Care Home w/ Limited Nursing Care Level III	Individual	750.00	267.13	1,017.13	735.00	267.13	1,002.13
	Couple	1,125.00	603.69	1,728.69	1,103.00	603.69	1,706.69
Residential Care Home Level IV	Individual	750.00	223.94	973.94	735.00	223.94	958.94
	Couple	1,125.00	562.06	1,687.06	1,103.00	562.06	1,665.06
Custodial Care Family Home	Individual	750.00	98.69	848.69	735.00	98.69	833.69
	Couple	1,125.00	332.82	1,457.82	1,103.00	332.82	1,435.82
Long-term Care	Individual	30.00	17.66	47.66	30.00	17.66	47.66
	Couple	60.00	35.33	95.33	60.00	35.33	95.33

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P-2740B

P-2740 Payment Maximums (Continued)

B. AABD-EP Payment Maximums (2754)

100 Percent Payment Maximum

	<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Independent living with essential person		
Individual	1,223.88	1,201.88
Couple	1,395.69	1,373.69
Living in another's household with ineligible spouse	802.04	787.04

67 Percent Payment Maximum

	<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Independent living with essential person		
Individual	1,084.67	1,064.98
Couple	1,338.99	1,316.99
Living in another's household with ineligible spouse	715.34	701.99

34 Percent Payment Maximum

	<u>Effective 1/1/18</u>	<u>Effective 1/1/17 – 12/31/17</u>
Independent living with essential person		
Individual	945.47	928.09
Couple	1,282.30	1,260.30
Living in another's household with ineligible spouse	628.63	616.93