

2007 LIMITS FOR PROGRAMS AFFECTED BY FEDERAL POVERTY LEVELS

New federal poverty level (FPL) guidelines published January 24, 2007 will affect eligibility levels for many public benefits, including health benefits for older people and people with disabilities. 72 Fed. Reg. 3147 (January 24, 2007). The new numbers are effective when published, but each program that relies on them may use a different effective date.

The published poverty levels merely state a dollar figure for different sized family units. They do not address issues of what income is included, what deductions from income are allowed, who is included in a family unit or other use issues. These questions are addressed by the individual programs relying on the poverty guidelines. The amounts given below apply to the 48 contiguous states and Washington, DC; Alaska and Hawaii are slightly higher. A complete list of FPLs is available at <http://www.aspe.hhs.gov/poverty/07poverty.shtml>.

Program	Provides	Income Up To	Income Limit (Individual)	Income Limit (Couple)	Notes
Poverty Level Aged and Disabled (PLAD)	Full Medicaid benefits	100% FPL	\$850.83/mo* \$10,210/yr*	\$1,140.83/mo* \$13,690/yr*	
Protection for at-home spouse of a Medicaid nursing facility resident	Income and resources to be protected for the community spouse of a nursing facility resident whose care is paid for by Medicaid and who otherwise would have to pay most of her/his income to the facility	150% FPL	\$1,711.25/mo*	N/A	NOT linked to FPL - Monthly protected income of \$2,541 Min. resource allowance of \$20,328 Max. resource allowance of \$101,640
Qualified Medicare Beneficiaries (QMBs)	All Medicare cost-sharing	100% FPL	\$850.83/mo* \$10,210/yr*	\$1,140.83/mo* \$13,690/yr*	Resources: \$4,000/individual; \$6,000/couple
Specified Low-Income Medicare Beneficiaries (SLMB's)	Medicare Part B Premium	100-120% FPL	\$1,021/mo* \$12,252/yr*	\$1,369/mo* \$16,428/yr*	Resources same as QMB
Qualified Individual (QI)	Part B premium	120-135% FPL	\$1,148.63/mo* \$13,783.50/yr*	\$1,540.13/mo* \$18,482/yr*	Resources same as QMB. States have a limited amount of funding for this program which ends 9/07
Qualified Disabled and Working Individual (QDWI)	Part A premium for working disabled Medicare beneficiaries who have exhausted entitlement to premium-free Part A	200% FPL	\$1,701.67/mo* \$20,420/yr*	\$2,281.67/mo* \$27,380/yr*	Resources same as QMB
Part D Low Income Subsidy (Full)**	Full drug subsidy with low co-payments	135% FPL	\$1,148.63/mo \$13,783.50/yr	\$1,540.13/mo \$18,482/yr	Resources: \$6,120/individual; \$9,190 couple
Part D Low Income Subsidy (Partial)**	Partial subsidy of premium, deductible and co-insurance	150% FPL	\$1,276.25/mo \$15,315/yr	\$1,711.25/mo \$20,535/yr	Resources: \$10,210/individual; \$20,410/couple
<p>* Add \$20/month (\$240/year) to determine the actual eligibility limit; applicants are allowed a \$20 disregard before their income is measured against the poverty levels. Couples only get one \$20 disregard.</p> <p>** Unlike rules for Medicare Savings Programs, which allow for a family unit of only one or two, eligibility rules for Part D subsidies will recognize larger family units, to the extent that those family members rely on the applicant or her spouse for one half of their financial support. To calculate the levels for larger family units, start with the yearly amount for one (\$10,210), add \$3,480 for each additional family member, multiply by the applicable percentage of poverty (135% or 150%) and divide the result by 12 for a monthly amount.</p>					
<p>NOTE: dollar amounts are not rounded because it is impossible to obtain definitive information from government sources as to whether or when they round. Since rounding may be handled differently in different programs, providing unrounded amounts seemed the wisest course.</p>					

For more information, contact Patricia Nemore in the Center for Medicare Advocacy's Washington, DC office at (202) 216-0028 or pnemore@medicareadvocacy.org.