

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

200.01 INTRODUCTION

This chapter discusses sources and treatment of income in the Aged, Blind and Disabled (ABD) programs. Eligibility for the ABD Medicaid programs is based on the rules used to decide eligibility for Supplemental Security Income (SSI). In accordance with 42 CFR 435.601, Medicaid is required to use SSI financial eligibility requirements unless a subsequently issued Medicaid statute or regulation supersedes SSI policy. In addition, 1902(r)(2) of the Social Security Act allows states to apply income rules to certain Medicaid categories that are more liberal than the SSI program.

200.01.01 SSI INCOME RULES

The following income rules are based on SSI income policy:

- Income is counted on a monthly basis.
- An individual who has too much income in a particular month is not eligible for Medicaid for that month.
- Income may include **more or less than is actually received**. For example:
 - Expenses of obtaining income (less)
 - Garnishment (more)
 - Gross earnings before any deductions (more)
- Not all income counts in determining eligibility.

200.01.02 LIBERALIZED INCOME RULES

Certain liberalized income policies apply to the following categories of eligibility:

- Qualified Medicare Beneficiaries (QMB)
- Specified Low-Income Medicare Beneficiaries (SLMB)
- Qualifying Individuals (QI)
- Working Disabled (WD)
- Healthier Mississippi Waiver (HMW)

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LIBERALIZED INCOME RULES (Continued)

The following income liberalizations are applicable to the five categories listed above:

- The value of in-kind support and maintenance (ISM) is excluded.
- The \$20 general exclusion is raised to a \$50 general exclusion.
- The SSI budgeting practice that requires an individual who is married to an ineligible spouse to be eligible as both an individual and as a member of a couple is replaced with one test in which the couple's income is combined after allocating to the ineligible children from the ineligible spouse's income. The couple's countable income is then tested against the couple limit appropriate to the coverage group.
- Interest, dividend and royalty income that does not exceed \$5 per month per individual is excluded.
- Couples living together are budgeted separately when one member is enrolled in a HCBS Waiver Program and evaluated for eligibility using institutional financial criteria and the other member of a couple is applying under an at-home category.
- Annual cost of living increases in federal benefits (such as VA, Railroad Retirement, Civil Service, etc.,) that are in addition to Title II benefits are disregarded in determining income through the month following the month in which the annual Federal Poverty Level (FPL) update is published.
- Annual cost of living increases in federal benefits (Title II benefits, VA, Civil Service, and Railroad Retirement) are disregarded when the Federal Poverty Level (FPL) update fails to increase at an equal or greater rate than the federal cost of Living (COL) increase during the same year. The disregard of the COL increase in federal benefits will apply to increase(s) received by the eligible individual, couple and/or ineligible spouse. The COL increase will be disregarded as income until such time as the FPL increase is greater than the previous COL increase.
- For the Working Disabled coverage group, unearned income between the SSI limit and 135% of the federal poverty limit is disregarded.