

EXHIBIT 37. Medicaid Income Eligibility Levels as a Percentage of the Federal Poverty Level for Individuals Age 65 and Older and Persons with Disabilities by State, 2023

State	State eligibility type ¹	SSI recipients ²	§ 209(b) eligibility	Poverty level ³	Medically needy ⁴	Special income level ⁵
Alabama	§ 1634	75%	–	–	–	226%
Alaska	SSI criteria	60 ⁶	–	–	–	181
Arizona	§ 1634	75	–	–	–	226
Arkansas	§ 1634	75	–	80% (aged only)	9%	226
California	§ 1634	75	–	138 ⁷	43	–
Colorado	§ 1634	75	–	–	–	226
Connecticut	§ 209(b)	–	58%	–	58	226
Delaware	§ 1634	75	–	–	–	188
District of Columbia	§ 1634	75	–	100	64	226
Florida	§ 1634	75	–	88	15	226
Georgia	§ 1634	75	–	–	26	226
Hawaii	§ 209(b)	–	65	100	34	–
Idaho	SSI criteria	75	–	78	–	226
Illinois	§ 209(b)	–	100	100	100	–
Indiana	§ 1634	75	–	100	–	226
Iowa	§ 1634	75	–	–	40	226
Kansas	SSI criteria	75	–	–	39	226
Kentucky	§ 1634	75	–	–	18	226
Louisiana	§ 1634	75	–	–	8	226
Maine	§ 1634	75	–	100	26	226
Maryland	§ 1634	75	–	–	29	226
Massachusetts ⁸	§ 1634	75	–	100 (aged); 133 (disabled)	43	226
Michigan	§ 1634	75	–	100	34	226
Minnesota	§ 209(b)	–	100	100	40	226
Mississippi	§ 1634	75	–	–	–	226
Missouri	§ 209(b)	–	85	85	85	132
Montana	§ 1634	75	–	75	43	–
Nebraska	SSI criteria	75	–	100	32	–

EXHIBIT 37. (continued)

State	State eligibility type ¹	SSI recipients ²	§ 209(b) eligibility	Poverty level ³	Medically needy ⁴	Special income level ⁵
Nevada	SSI criteria	75%	–	–	–	226%
New Hampshire	§ 209(b)	–	76%	–	73%	226
New Jersey	§ 1634	75	–	100%	30	226
New Mexico	§ 1634	75	–	–	–	226
New York	§ 1634	75	–	–	138	–
North Carolina	§ 1634	75	–	100	20	–
North Dakota	§ 209(b)	–	83	–	83 ⁹	–
Ohio	§ 1634	75	–	–	–	226
Oklahoma	SSI criteria	75	–	100	–	226
Oregon	SSI criteria	75	–	–	–	226
Pennsylvania	§ 1634	75	–	100	35	226
Rhode Island	§ 1634	75	–	100	90	226
South Carolina	§ 1634	75	–	100	–	226
South Dakota	§ 1634	75	–	–	–	226
Tennessee	§ 1634	75	–	–	–	226
Texas	§ 1634	75	–	–	–	226
Utah	SSI criteria	75	–	100	100	226
Vermont	§ 1634	75	–	–	96	226
Virginia	§ 209(b)	–	75	80	50	226
Washington	§ 1634	75	–	–	75	226
West Virginia	§ 1634	75	–	–	16	226
Wisconsin	§ 1634	75	–	82	100	226
Wyoming	§ 1634	75	–	–	–	226

Notes: SSI is Supplemental Security Income. § 209(b) refers to Section 209(b) of the Social Security Act Amendments of 1972. § 1634 refers to Section 1634 of the Social Security Act. In 2023, 100 percent of the federal poverty level (FPL) in the lower 48 states and the District of Columbia is \$14,580 for an individual and \$5,140 for each additional family member. Eligibility levels shown here apply to countable income; as a result, states that use optional income disregards to reduce countable income effectively allow more people to qualify at a given eligibility level (e.g., 100 percent FPL) than states that do not use income disregards. The eligibility levels listed in this table are for individuals; the eligibility levels for couples differ for certain categories. In addition, income eligibility levels for individuals who qualify based on blindness may be higher than for individuals age 65 or older or who qualify on the basis of other disabilities.

EXHIBIT 37. (continued)

In most states, enrollment in the SSI program for individuals age 65 and older and persons eligible on the basis of disability automatically qualifies them for Medicaid. However, Section 209(b) states may use more restrictive criteria (related to income and assets, disability, or both) than SSI when determining Medicaid eligibility. All states have the option of covering additional people with low incomes or high medical expenses through other eligibility pathways, such as poverty level, medically needy, and special income level.

The categories displayed in this exhibit do not include all Medicaid eligibility pathways for individuals 65 years old or those qualifying on the basis of disability. Other eligibility groups include but are not limited to individuals who meet the income and resource requirements of the cash assistance programs; individuals receiving only optional state supplements; individuals receiving state plan home- and community-based services; individuals who have disabilities and are earning income; individuals who are receiving hospice services or are in the Program for All Inclusive Care for the Elderly (PACE); and other discrete eligibility groups.

– Dash indicates that state does not use this eligibility pathway.

¹ SSI criteria are used to determine Medicaid eligibility in both Section 1634 and SSI-criteria states. In Section 1634 states, the federal eligibility determination process for SSI automatically qualifies an individual for Medicaid; in SSI-criteria states, individuals must submit information to the state for a separate eligibility determination. Section 209(b) states may use eligibility criteria (related to income and assets, disability, or both) that are more restrictive than SSI program criteria, but they may not use more restrictive criteria than those in effect in the state on January 1, 1972. If a Section 209(b) state does not have a separate medically needy standard, it must allow individuals with higher incomes to spend down to the Section 209(b) income level shown here by deducting incurred medical expenses from the amount of income that is counted for Medicaid eligibility purposes.

² The SSI federal benefit rate as a percent of the FPL increased from last year because the FPL increased by 7.3 percent but the SSI federal benefit rate increased by 8.7 percent.

³ Under the poverty level option (§1902(a)(10)(A)(ii)(X)), states may choose to provide Medicaid coverage to individuals who are age 65 and older or have disabilities and whose income is above the SSI or Section 209(b) level but is less than or equal to the FPL. Some states, such as Arizona, provide coverage to other low-income aged, blind, and disabled individuals through an income disregard. Such coverage is not included here.

⁴ Under the medically needy option, individuals with higher incomes can spend down to the medically needy income level shown here by deducting incurred medical expenses from the amount of income that is counted for Medicaid eligibility purposes. Four states (Louisiana, Michigan, Vermont, and Virginia) have a medically needy income standard that varies by location; the highest income standard is listed for each of these states.

⁵ Under the special income level option, states have the option to provide Medicaid benefits to people who require at least 30 days of nursing facility or other institutional care and have incomes up to 300 percent of the SSI benefit rate (which was about 226 percent FPL in 2023). The income thresholds listed in this column may be for institutional services, home- and community-based waiver services, or both.

⁶ The dollar amount that equals the upper income eligibility level for SSI does not vary by state; however, the dollar amount that equals the FPL is higher in Alaska, resulting in a lower percentage.

⁷ California disregards income between 100 percent and 138 percent of FPL, effectively raising the poverty level income limit to 138 percent of FPL.

⁸ Massachusetts provides medically needy coverage for individuals who are age 65 and older and those who are eligible on the basis of disability, but the rules for counting income and spend-down expenses vary for these groups.

⁹ North Dakota disregards income between the medically needy income limit (\$500 per month or approximately 44 percent FPL) and 83 percent FPL for its aged, blind, and disabled medically needy group. This effectively raises the medically needy income limit to 83 percent FPL.

Source: MACPAC, 2023, analysis of eligibility information from state websites and Medicaid state plans as of November 2023.