

---

***CMCS Informational Bulletin***

**DATE:** March 3, 2020

**FROM:** Calder Lynch  
Deputy Administrator and Director  
Center for Medicaid and CHIP Services

**SUBJECT: 2020 Federal Poverty Level Standards**

As required by Section 673(2) of the Omnibus Budget Reconciliation Act (OBRA) of 1981 (42 U.S.C. 9902(2)), the Department of Health and Human Services (HHS) updates the poverty guidelines at least annually and by law these updates are applied to eligibility criteria for programs such as Medicaid and the Children's Health Insurance Program (CHIP). These annual updates increase the Census Bureau's current official poverty thresholds by the relevant percentage change in the Consumer Price Index for All Urban Consumers (CPI-U).

The 2020 guidelines reflect the 1.8 percent price increase between calendar years 2018 and 2019. After this inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family and household sizes. For a family or household of 4 persons living in one of the 48 contiguous states or the District of Columbia, the poverty guideline for 2020 is \$26,200. Separate poverty guideline figures are developed for Alaska and Hawaii, and different guidelines may apply to the Territories. The guidelines can be found at <https://www.federalregister.gov/documents/2020/01/17/2020-00858/annual-update-of-the-hhs-poverty-guidelines>. To determine eligibility for Medicaid and CHIP, states generally use a percentage multiple of the guidelines (for example, 133 percent or 185 percent of the guidelines).

Included with this informational bulletin is the *2020 Dual Eligible Standards* chart that displays the new standards for the Medicare Savings Program categories. These standards are also available on Medicaid.gov at <https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html>. The asset limits are not derived from the poverty levels but are instead related to the Medicare Low-Income Subsidy asset limits. Please note that the income figures for the Qualified Disabled Working Individual (QDWI) program identified in the chart incorporate earned income disregards, in addition to the \$20 general income disregard.

Please update your standards in accordance with this information. If you have any questions or need additional information, please contact Stephanie Kaminsky, Director of the Division of Medicaid Eligibility Policy, at 410-786-4653 or [Stephanie.Kaminsky@cms.hhs.gov](mailto:Stephanie.Kaminsky@cms.hhs.gov).

Attachment:

# 2020 Dual Eligible Standards

*(Based on Percentage of Federal Poverty Level)*

## Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)\*

All States and DC (Except Alaska & Hawaii):	\$1,084 – Individual	\$1,457 – Couple
Alaska:	\$1,350 – Individual	\$1,816 – Couple
Hawaii:	\$1,244 – Individual	\$1,673 – Couple

Asset Limits: \$7,860 – Individual \$11,800 – Couple

## Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)\*

All States and DC (Except Alaska & Hawaii):	\$1,296 – Individual	\$1,744 – Couple
Alaska:	\$1,615 – Individual	\$2,175 – Couple
Hawaii:	\$1,488 – Individual	\$2,003 – Couple

Asset Limits: \$7,860 – Individual \$11,800 – Couple

## Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)\*

All States and DC (Except Alaska & Hawaii):	\$1,456 – Individual	\$1,960 Couple
Alaska:	\$1,815 – Individual	\$2,445– Couple
Hawaii:	\$1,672 – Individual	\$2,251 – Couple

Asset Limits: \$7,860 – Individual \$11,800 – Couple

## Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200% FPL + \$20)\*

*(Figures include additional earned income disregards)*

All States and DC (Except Alaska & Hawaii):	\$4,339 – Individual	\$5,833 – Couple
Alaska:	\$5,403 – Individual	\$7,269 – Couple
Hawaii:	\$4,979 – Individual	\$6,695 – Couple

Asset Limits: \$4,000 – Individual \$6,000 – Couple

\$20 = Amount of the Monthly SSI Income Disregard