

Implementation Guide: Medicaid State Plan Eligibility Age and Disability-Related Poverty Level

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Age and Disability-Related Poverty Level

POLICY CITATION

Statute: 1902(a)(10)(A)(ii)(X) and 1902(m)(1)

BACKGROUND

Overview

This reviewable unit (RU) describes the Medicaid eligibility group for individuals who are age 65 and older or who have a disability, and who have income at or below 100 percent of the federal poverty level (FPL). It provides the criteria under which individuals may be covered under this group, as well as the income and resource standards used.

Characteristics

The Age and Disability-Related Poverty Level group is an optional eligibility group established by sections 1902(a)(10)(A)(ii)(X) and 1902(m)(1) of the Social Security Act (the Act). This eligibility group covers individuals who:

- Meet at least one of the following conditions:
 1. Are age 65 or older, or
 2. Have a disability; and
- Have income and resources that do not exceed standards established by the state.

NOTE: this eligibility group covers individuals who have blindness only when such individuals are also age 65 or older or meet the SSI definition of disability.

Individuals Covered

When covering the Age and Disability-Related Poverty Level group, states may choose to extend eligibility to all individuals who meet the characteristics of this group (i.e., are age 65 or older or have a disability), or a state may limit eligibility to specific populations of individuals.

Section 1902(a)(10)(A)(ii) of the Act and 42 C.F.R. Part 435, Subpart C describe most optional Medicaid eligibility groups, while section 1905(a) of the Act and 42 C.F.R. §435.201 describe the specific populations that may be covered in an optional eligibility group. Together, these provisions allow states to target an optional eligibility group to a specific population.

In choosing to cover all eligible individuals, states are electing to cover the populations described at 42 C.F.R. §§435.201(a)(1) and 435.201(a)(3). Alternatively, states may elect to cover other specified populations of individuals. For example, a state could limit coverage in this group to the population of individuals who are age 65 or older and the population of individuals under age 21 (described at 42 C.F.R. §435.201(a)(4)). In this example, an individual age 65 or older would automatically qualify since he/she would meet the age-related criterion for eligibility, while an individual under age 21 must have a disability in order to qualify for the group.

Financial Methodologies

SSI income and resource methodologies are used to determine eligibility for the Age and Disability-Related Poverty Level group. A separate RU, **Non-MAGI Methodologies**, describes the methodologies used by the state, and more information about the methodologies can be found in the implementation guide that accompanies that RU. Section 1902(m)(1) of the Act requires that all states use the SSI methodologies when determining eligibility for this group, so 209(b) states do not have the flexibility to apply their more restrictive eligibility requirements to this group.

Financial eligibility for this group is based on a percentage of the FPL for a family of the size involved. States have flexibility in how they define a family for this purpose. For example, a state could choose to consider a 20 year-old individual with a disability, who is living with his parents and two younger siblings, as a family of five. The Medicaid deeming rules, which are described at 42 C.F.R §435.602, would prohibit the state from counting the income of the individual's siblings, but the siblings would be included in the family size when comparing family income to the FPL-related income standard. Family size is defined for this purpose in the **Non-MAGI Methodologies** RU.

Options: Less Restrictive Methodologies. States may apply less restrictive income and resource methodologies under section 1902(r)(2) of the Act. These less restrictive methodologies can be applied to all individuals who meet the eligibility criteria for this group, or different less restrictive methodologies may be applied to different populations of individuals covered under this group.

Additional information on less restrictive income and resource counting methodologies can be found in the implementation guides that accompany the **Less Restrictive Income Methodologies under 1902(r)(2)** screen and the **Less Restrictive Resource Methodologies under 1902(r)(2)** screen.

Income and Resource Standards

Each state establishes its own income standard for the Age and Disability-Related Poverty Level group. As described at section 1902(m)(2)(A), the state's income eligibility standard cannot exceed 100 percent of the FPL.

The resource standard for the Age and Disability-Related Poverty Level group is the resource limit for the SSI program. If a state covers the medically needy, the state can substitute its medically needy resource standard for the SSI resource standard provided that its medically needy resource standard is higher than the SSI resource standard.

REVIEWABLE UNIT DEPENDENCIES

Many RUs in MACPro are dependent upon other RUs. Each time a primary RU is changed, there could be an effect on other, secondary RUs which are dependent on the primary. For example, in the **Mandatory Eligibility Groups** RU, there is a question as to whether the state covers the Adult Group. If **Yes** is selected, and if a box is checked to include the Adult Group in the submission package, then the **Adult Group** RU will be included by the system in the package and the user can navigate to it to complete it. If **No** is selected, the **Adult Group** RU will not be included in the package. In this example, the **Mandatory Eligibility Groups** RU is the **Primary RU** and the **Adult Group** RU is the **Secondary RU**. The **Adult Group** RU is considered to be dependent on selections made in the **Mandatory Eligibility Groups** RU.

Whenever a change in a primary RU may affect a secondary RU, you either need to revise the secondary RU (if it is already in the package) or add the secondary RU to the package so that it can be updated in the same submission package as the primary RU.

The following table explains the dependent relationships for the **Age and Disability-Related Poverty Level** RU:

Primary RU	Secondary RU	Nature of Dependency	Actions Needed
Optional Eligibility Groups	Age and Disability-Related Poverty Level	Unless the Optional Eligibility Groups RU (primary) has either been approved in MACPro or is included, completed and validated in the submission package, the Age and Disability-Related Poverty Level RU (secondary) cannot be displayed.	If the secondary RU will not display because the primary RU is neither approved in MACPro nor included in the package: <ul style="list-style-type: none"> • Add the primary RU to the package, complete it and validate it. • Alternatively, remove the secondary RU from the package.
Optional Eligibility Groups	Age and Disability-Related Poverty Level	The selection of Yes or No with respect to the election to cover the medically needy in section B of the Optional Eligibility Groups RU (primary) affects the requirements displayed in section E of the Age and Disability-Related Poverty Level RU (secondary) with respect to the resource standard used.	<ul style="list-style-type: none"> • You must complete, save and validate the primary RU before you can complete the secondary RU. • Once the primary RU is approved in MACPro, it does not have to be included again in a submission package unless the medically needy election changes, in which case the secondary RU also has to be included again.

INSTRUCTIONS

A. Characteristics

There are two statements describing the characteristics of this eligibility group.

B. Individuals Covered

At **B.1.**, select *Yes* or *No* to indicate if the state covers all individuals who meet the characteristics in section **A.**

- If *No* is selected at **B.1.**, at **B.2.**, select one or more of the seven options (**B.2.a.** through **B.2.g.**) to describe the individuals who are covered in this eligibility group (in addition to the characteristics specific to the population selected, eligible individuals must be either age 65 or older or have a disability as described in section **A.**).

Screen validation: The user may not select both **B.2.a. Individuals age 65 or older** and **B.2.c. Individuals who have a disability**. A message will display instructing the user to select *Yes* at **B.1.** instead, since the state covers all individuals possible under this group.

Screen validation: If **B.2.c. Individuals who have a disability** is selected, the following options will not be displayed because they are already covered under **B.2.c.** and cannot separately qualify as age 65 or older:

B.2.d. All children with a disability under a specified age limit

B.2.e. Reasonable classifications of children with a disability

B.2.g. Pregnant women

- If **B.2.d. All Children with a disability under a specified age limit** is selected, select one of the four options to indicate the age of the children covered.
- If **B.2.e. Reasonable classifications of children with a disability** is selected, select the *Add Classification* button. See the **Reasonable Classifications of Children – Under Age 21, 20, 19 or 18** implementation guide for the instructions on how to complete the screen.
 - When you have completed this screen, select the *Save Classifications* button to return to the **Age and Disability-Related Poverty Level** RU. The classifications selected will appear in the RU.
 - If you wish to make a change, select the *Edit Classifications* button.

C. Financial Methodologies

- At **C.1.**, there is a statement that SSI methodologies are used. A separate RU, **Non-MAGI Methodologies**, describes the Non-MAGI methodologies used by the state.

If you wish to view the approved methodologies, select the *View approved version of Non-MAGI Methodologies* link.

- The **Non-MAGI Methodologies** RU will appear if there is an approved version in the MACPro system.

- If there is no approved version of the RU in MACPro, a screen will appear with the following message: “There is no approved version of this reviewable unit in MACPro available to display.”
- At **C.2.**, select *Yes* or *No* to indicate if less restrictive methodologies are used in calculating countable income for anyone covered in this group.
 - If *Yes*, at **C.2.a.**, select *Yes* or *No* to indicate whether the state uses the same less restrictive methodologies for all individuals covered.
 - If *Yes* is selected at **C.2.a.**, select the **Add/Modify Less Restrictive Methodologies** button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection** and **Less Restrictive Income Methodologies** for how to complete these screens.)
 - If *No* is selected to **C.2.a.** (meaning that less restrictive methodologies vary by population), the next step will vary depending on whether the state covers all individuals (*Yes* is selected at question **B.1.**) or covers only specific populations of individuals (*No* is selected at question **B.1.**).

State covers all individuals (Yes to question at B.1.)

- At **C.2.b.**, define the set of less restrictive methodologies that are used for most of the individuals covered under this group.
 - Select the **Add/Modify Less Restrictive Methodologies** button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection** and **Less Restrictive Income Methodologies** for how to complete these screens.)
- At **C.2.c.**, select the populations which either do not use any less restrictive methodologies or which use a different set of less restrictive methodologies than the set already defined.
 - For each population for which less restrictive methodologies are used, select the **Add/Modify Less Restrictive Methodologies** button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation

guides, **Less Restrictive Income Methodologies – Selection and Less Restrictive Income Methodologies** for how to complete these screens.)

State does not cover all individuals (No to question at B.1.)

- The titles for each population already selected in section **B.** will be displayed.
- For each population, select, **Yes** or **No**, to indicate if less restrictive methodologies are used in calculating countable income.
 - For each population for which less restrictive methodologies are used, select the **Add/Modify Less Restrictive Methodologies** button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection and Less Restrictive Income Methodologies** for how to complete these screens.)
- At **C.3.**, select **Yes** or **No** to indicate if less restrictive methodologies are used in calculating countable resources for anyone covered in this group.
 - If **Yes**, at **C.3.a.**, select **Yes** or **No** to indicate whether the state uses the same less restrictive methodologies for all individuals covered.
 - If **Yes** is selected at **C.3.a.**, select the **Add/Modify Less Restrictive Methodologies** button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection and Less Restrictive Income Methodologies** for how to complete these screens.)
 - If **No** is selected to **C.3.a.** (meaning that less restrictive methodologies vary by population), the next step will vary depending on whether the state covers all individuals (**Yes** is selected at question **B.1.**) or covers only specific populations of individuals (**No** is selected at question **B.1.**).

State covers all individuals (Yes to question at B.1.)

- At **C.3.b.**, define the set of less restrictive methodologies that are used for most of the individuals covered under this group.

- Select the *Add/Modify Less Restrictive Methodologies* button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection** and **Less Restrictive Income Methodologies** for how to complete these screens.)
- At **C.3.c.**, select the populations which either do not use any less restrictive methodologies or which use a different set of less restrictive methodologies than the set already defined.
 - For each population for which less restrictive methodologies are used, select the *Add/Modify Less Restrictive Methodologies* button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection** and **Less Restrictive Income Methodologies** for how to complete these screens.)

State does not cover all individuals (No to question at B.I.)

- The titles for each population already selected in section **B.** will be displayed.
- For each population, select, *Yes* or *No*, to indicate if less restrictive methodologies are used in calculating countable income.
 - For each population for which less restrictive methodologies are used, select the *Add/Modify Less Restrictive Methodologies* button.
 - When you have completed these screens, the less restrictive methodologies selected will be inserted into the **Age and Disability-Related Poverty Level RU**. (See the implementation guides, **Less Restrictive Income Methodologies – Selection** and **Less Restrictive Income Methodologies** for how to complete these screens.)

D. Income Standard Used

Select one of the two options (**D.1.** or **D.2.**) to indicate the income standard used for this eligibility group.

- If **D.2. A lower percent of the FPL** is selected, enter the percentage in the text box provided.
Screen validation: The amount entered must be less than 100%.

E. Resource Standard Used

States that cover the medically needy

Select one of the two options (**D.1.** or **D.2.**) to indicate the resource standard used for this eligibility group.

States that do not cover the medically needy

There is a statement that the resource standard used is the SSI resource standard.

F. Additional Information (Optional)

Except in limited circumstances, this field remains blank. Please consult with CMS before adding any additional information concerning this RU.

REVIEW CRITERIA

Permit selection of E.2. only if the state's medically needy resource limit is higher than the SSI resource limit.

The less restrictive methodologies entered must be sufficiently clear, detailed and complete to permit the reviewer to determine that the state's description meets applicable federal statutory, regulatory and policy requirements.