

**Table 1  
Medicaid Buy-In Program Income Eligibility Criteria**

	<b>Whose Income is Counted?</b>	<b>What is the Countable Income Eligibility Limit?</b>	<b>What Disregards apply in determining Countable Income?</b>	<b>Is there a Separate Unearned Income Limit?</b>
<b>Alaska</b>	Individual and spouse for total income; Individual for unearned income	Two part test: 1. Family net income less than 250% FPL 2. Individual unearned income less than Alaska Public Assistance (APA) standard of need.	Standard SSI disregards	Yes. Unearned income must be less than APA standard of need.
<b>Arizona</b>	Individual	250% FPL	Disregard unearned income and Standard SSI disregards Including disregarding IRWEs	No
<b>Arkansas</b>	Individual	250% FPL	Standard SSI disregards	Yes. Unearned income must be less than SSI standard plus \$20
<b>California</b>	Individual and spouse	250% FPL	Standard SSI disregards	No
<b>Connecticut</b>	Individual	450% FPL \$6,250/mo (gross) or \$3,082/mo (net) after SSI disregards	Standard SSI disregards	No
<b>Idaho</b>	Individual	500% of FPL	Standard disregards under state Aid to the Aged, Blind & Disabled	No
<b>Illinois</b>	Individual and spouse	200% of FPL Net after taxes	Standard SSI disregards and work related expenses	No
<b>Indiana</b>	Individual	350% of FPL	Standard Medicaid income disregards in Indiana including IRWE	No
<b>Iowa</b>	Individual and spouse	250% FPL for family size	Standard SSI disregards	No
<b>Kansas</b>	Individual and spouse	300 % FPL	Standard SSI disregards plus IRWEs	No
<b>Louisiana</b>	Individual	250% FPL	Standard SSI disregards	No
<b>Maine</b>	Individual and spouse	Two part test: 1. Countable unearned income less than 100% FPL 2. Earned and unearned combined less than 250% FPL.	Standard SSI disregards, plus additional state disregard on unearned or earned income of \$55.	Yes. Unearned income limit is 100% FPL plus \$75.
<b>Maryland</b>	Individual and spouse	300% FPL	Standard SSI disregards	No
	<b>Whose Income is</b>	<b>What is the Countable</b>	<b>What Disregards</b>	<b>Is there a</b>

	<b>Counted?</b>	<b>Income Eligibility Limit?</b>	<b>apply in determining Countable Income?</b>	<b>Separate Unearned Income Limit?</b>
<b>Massachusetts</b> Sec. 1115 Medicaid Waiver		No income eligibility maximum.		
<b>Michigan</b>	Individual	No income limit	Standard SSI disregards	Yes. Unearned income limit is 100% of FPL
<b>Minnesota</b>	Individual	No income limit.	1902(r)(2) All earned and unearned income ignored	No
<b>Mississippi</b>				
<b>Missouri</b> <i>Program ended August 28, 2005</i>	<i>Individual and spouse's income if over \$100,000</i>	<i>250% FPL gross income</i>	<i>None</i>	<i>No</i>
<b>Nebraska</b>	Individual and spouse	Two part test: 1. 250% FPL for family size using standard SSI disregards 2. Sum of all unearned and spouse's earned income less than SSI benefit level for family size	Standard SSI disregards  Individual's earned income disregarded in part 2 of eligibility test. Individual's unearned income if from Trial Work Period.	Yes. Unless an individual is in a Trial Work Period or Extended Period of Eligibility, SSDI income (minus disregards must be less than SSI income standard.
<b>Nevada</b>	Individual	250 % FPL Net income	Taxes Some income disregards (not all SSI)	Yes \$699 per month
<b>New Hampshire</b>	Individual and spouse	450% FPL Net income	Standard SSI disregards	No
<b>New Jersey</b>	Individual and spouse	250% of FPL	Standard SSI disregards	Yes. Unearned income other than SSDI or SSI has limit is 100% of FPL
<b>New Mexico</b>	Individual	250% FPL	Standard SSI disregards and IRWEs and Work related expenses including cost of health insurance	Yes Unearned income less than \$1,090 a month
<b>New York</b>	Individual and spouse	250% FPL Net income	Standard SSI disregards	No
<b>North Dakota</b>	Family	225% of FPL	Standard SSI disregards	No
<b>Oregon</b>	Individual	250% FPL for individual	All unearned income, standard SSI disregards, and Employment and Independence Expenses.	No

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<b>Pennsylvania</b>	Individual	250% FPL net income of individual	Standard SSI disregards	No
<b>Rhode Island</b>	Individual	250% of FPL	Standard SSI disregards including IRWEs	Yes Unearned income no more than 100% of FPL Or would meet the eligibility requirements under the states Medically Needy program.
<b>South Carolina</b>	Individual	250% FPL	Standard SSI disregard	Yes Unearned income no more than Federal SSI standard
<b>Utah</b>	Individual and spouse	250% FPL net income	Standard SSI disregards	No
<b>Vermont</b>	Individual and spouse	<b>Pre July 1, 2005</b> Two part test: 1. Family net income less than 250% FPL 2. Family net income less earnings and \$500 of SSDI at or below medically needy protected income level <b>Effective July 1, 2005</b> SSDI and Veterans benefits no longer counted toward unearned income limit	Standard SSI disregards. Disregard all earnings and \$500 of SSDI for part 2 of eligibility test. <b>Effective July 1, 2005</b> SSDI and Veterans benefits no longer counted toward unearned income limit	Yes. Unearned income limit is the Medically Needy program's Protected Income Level plus \$500. <b>No Effective July 1, 2005</b> SSDI and Veterans benefits no longer counted toward unearned income limit
<b>Virginia (Enacted June 06 All details not available)</b>				Yes, Unearned income limit is 80% of Federal Poverty Level
<b>Washington</b>	Individual and spouse But only individual income if spouse's income is equal to or less than ½ of the SSI standard.	450% of Federal Poverty level based on gross income for single individual or 450% of Federal Poverty Level for couple if married and spouse had income greater than ½ of Federal SSI standard.	Standard SSI disregards and IRWE's	No
<b>West Virginia</b>	Individual	250% of FPL	Standard SSI disregards and including IRWEs	Yes. The individual's unearned income, that does not exceed the SSI Federal benefit standard plus the general income exclusion (\$20)
<b>Wisconsin</b>	Individual and spouse	250% net family	Standard SSI disregards	No
<b>Wyoming</b>	Individual	100% FPL	No disregards	Yes. Unearned income not in excess of \$600 per year

**Table 2. Medicaid Buy-In Program: Resources Limits and Exclusions**

	<b>What is the Resource Limit?</b>	<b>Are Retirement Accounts Excluded from Countable Assets?</b>	<b>Are Medical Savings Accounts Excluded from Countable Assets?</b>	<b>Are Approved Accounts for Employment or Independence Excluded?</b>
<b>Alaska</b>	\$2,000 Individual \$3,000 Couple <b>Draft regulations proposed by Medicaid agency for resources limit of : \$10,000 individual &amp; \$15,000 couple in mid 2006</b>	No	No	No
<b>Arizona</b>	No resources limit	Yes	Yes	Yes
<b>Arkansas</b>	\$4000 Individual \$6000 Couple	No	No	Yes. Up to \$10,000 in an Approved Account with interest on account not counted toward limit.
<b>California</b>	\$2000 Individual \$3000 Couple	Yes	No	No
<b>Connecticut</b>	\$10,000 Individual \$15,000 Couple	Yes	Yes	Yes
<b>Illinois</b>	\$15,000	No	No	No
<b>Idaho</b>	\$10,000	Yes	No	No
<b>Indiana</b>	\$2000 Individual \$3000 Couple	Yes	No	Yes. Up to \$20,000as approved by state
<b>Iowa</b>	\$12,000 Individual \$13,000 Couple	Yes	Yes	Yes, Assistive Technology Accounts.
<b>Louisiana</b>	\$25,000 Individual	Yes	Yes	No
<b>Kansas</b>	\$15,000	Yes	No	IDA accounts excluded
<b>Maine</b>	\$8,000 Individual \$12,000 Couple	No	No	No
<b>Maryland</b>	\$10,000 (includes spouse)	Yes, first \$4,000 does not count toward resource limit	No	No
<b>Massachusetts</b>	(Part of Section 1115 waiver program)			
	<b>What is the Resource Limit?</b>	<b>Are Retirement Accounts Excluded from Countable Assets?</b>	<b>Are Medical Savings Accounts Excluded from Countable Assets?</b>	<b>Are Approved Accounts for Employment or Independence Excluded?</b>
<b>Michigan</b>	\$75,000	Yes	No	No
<b>Minnesota</b>	\$20,000 (Only count individual assets)	Yes	Yes	No

<b>Mississippi – No information</b>				
<b>Missouri</b> <i>Program ended August 28, 05</i>	\$999.99	Yes	Yes	Yes, Independent Living Accounts from earnings while in Buy-In
	<b>What is the Resource Limit?</b>	<b>Are Retirement Accounts Excluded from Countable Assets?</b>	<b>Are Medical Savings Accounts Excluded from Countable Assets?</b>	<b>Are Approved Accounts for Employment or Independence Excluded?</b>
<b>Nebraska</b>	\$4,000 Individual \$6,000 Couple	No	No	No
<b>Nevada</b>	\$15,000			
<b>New Hampshire</b>	\$20,889 Individual \$31,334 couple	No	No	Yes
<b>New Jersey</b>	\$20,000 individual \$30,000 couple	Yes	No	No
<b>New Mexico</b>	\$10,000 individual 415,000 couple	Yes	No	No
<b>New York</b>	\$10,000	No	No	No
<b>North Dakota</b>	\$2,000 individual \$3,000 couple	No	No	Yes. Up to \$10,000 from earnings in approved Plan for Achieving Self Support
<b>Oregon</b>	Individual \$5000 effective July 1, 2003	Yes	Yes	Yes
<b>Pennsylvania</b>	\$10,000	No	No	No
<b>Rhode Island</b>	\$10,000 individual \$20,000 couple	Yes	Yes	Yes
<b>South Carolina</b>	\$2000 individual \$3000 couple	No	No	No
<b>Utah</b>	\$15,000	Yes	No	No
	<b>What is the Resource Limit?</b>	<b>Are Retirement Accounts Excluded from Countable Assets?</b>	<b>Are Medical Savings Accounts Excluded from Countable Assets?</b>	<b>Are Approved Accounts for Employment or Independence Excluded?</b>
<b>Vermont</b>	Countable resources at time of enrollment not to exceed \$2,000 for individual & \$3,000 for couple Plus assets accumulated from earnings since enrollment <b>Effective June 2005</b>	Yes, if from earnings after enrollment	Yes, if from earnings after enrollment	Yes, if from earnings after enrollment

	Resources limits at time of enrollment increased to not exceed \$5000 for individual and \$6000 for couple.			
<b>Virginia (Enacted June 06 Details not available)</b>	?			
<b>Washington</b>	No resources test	No resources test	No resources test	No resources test
<b>West Virginia</b>	\$5000 individual \$10,000 couple	Yes	No	Yes. Independence accounts from a recipient's earnings
	<b>What is the Resource Limit?</b>	<b>Are Retirement Accounts Excluded from Countable Assets?</b>	<b>Are Medical Savings Accounts Excluded from Countable Assets?</b>	<b>Are Approved Accounts for Employment or Independence Excluded?</b>
<b>Wisconsin</b>	\$15,000 (Only count individual assets)	Yes. Retirement accounts initiated after Buy-In enrollment are not counted. Retirement accounts existing prior to Buy-In enrollment are counted.	No	Yes, Independence Accounts
<b>Wyoming</b>	\$2000 Individual \$3000 couple	No	No	NO