

**TO:** Local District Commissioners, Medicaid Directors

**FROM:** Lisa Sbrana, Director  
Division of Eligibility and Marketplace Integration

**SUBJECT:** 2021 Medicaid Levels and Other Updates

**EFFECTIVE DATE:** January 1, 2021

**CONTACT PERSON:** Local District Support Units  
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The purpose of this General Information System (GIS) message is to advise local departments of social services (LDSS) of the income levels and figures used to determine Medicaid eligibility, effective January 1, 2021.

Due to the ongoing Public Health Emergency (PHE), Phase 1 of Mass Re-Budgeting (MRB), including the systematic update of the 1.3 percent (%) Cost of Living Adjustment (COLA), was not run. Districts will be informed of any updates regarding MRB. During the PHE, individuals with Medicaid coverage will be held harmless by maintaining their current budgets. The Medicaid Budget Logic (MBL) has been updated with the 2021 Medically Needy income levels. This ensures the revised income levels are available in MBL for applications, and redeterminations at the end of the PHE, in 2021.

However, due to the 1.3% COLA for Social Security Administration (SSA) payments effective January 1, 2021, figures used to determine Medicaid eligibility must be updated. With an increase in the Supplemental Security Income (SSI) benefits level, the Medically Needy income and resources levels will also be adjusted accordingly.

The standard monthly premium for Medicare Part B enrollees will be \$148.50 for 2021, an increase of \$3.90 from \$144.60 in 2020. Most Medicare beneficiaries will pay this amount. An estimated 3% of Medicare beneficiaries will pay less than the full Part B standard monthly premium amount in 2021. Due to the SSA 1.3% COLA, some beneficiaries who were held harmless against Part B premium increases in 2020 will pay the full monthly premium of \$148.50 in 2021. This is because the increase in their Social Security benefits will be greater than or equal to the increase in their Part B premium.

The "hold harmless" provision does not apply to the following beneficiaries whose Part B premium will increase to \$148.50 in 2021:

- beneficiaries who do not receive Social Security benefits;
- those who are directly billed for their Part B premium;
- new Medicare Part B beneficiaries;
- those who have Medicare and Medicaid, and Medicaid pays the premiums; and
- those who pay an Income-Related Monthly Adjustment Amount (IRMAA).

**Note:** Budgets with a "From" date of January 1, 2021, or later, that utilize a Federal Poverty Level (FPL), must be calculated with the 2020 Social Security benefit amount and Medicare Part B premium amount until the 2021 FPLs are available on MBL. Upstate districts and New York City's Human Resources Administration (HRA) are instructed not to update Social Security benefit amounts and Medicare Part B premium amounts for budgets that utilize an FPL until further notice.

The following figures are effective January 1, 2021.

1. Medically Needy Income and Resources Levels.

HOUSEHOLD SIZE	MEDICALLY NEEDY INCOME LEVEL		RESOURCES
	ANNUAL	MONTHLY	
ONE	10,600	884	15,900
TWO	15,600	1,300	23,400
THREE	17,940	1,495	25,013
FOUR	20,280	1,690	28,275
FIVE	22,620	1,885	31,539
SIX	24,960	2,080	34,800
SEVEN	27,300	2,275	38,064
EIGHT	29,640	2,470	41,325
NINE	31,980	2,665	44,588
TEN	34,320	2,860	47,850
EACH ADD'L PERSON	2,340	195	3,263

2. The Supplemental Security Income federal benefit rate (FBR) for an individual living alone is \$794/single and \$1,191/couple.
3. The allocation amount is \$416, the difference between the Medicaid income level for a household of two and one.
4. The 249e factors are .970 and .148.
5. The SSI resource levels remain \$2,000 for individuals and \$3,000 for couples.
6. The State Supplement is \$23 for an individual living with others.
7. If an individual paid Medicare taxes for less than 30 quarters, the individual's cost for Medicare Part A is \$471. If an individual paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$259. For individuals who paid Medicare taxes for 40 quarters or more, there is no cost for Medicare Part A.
8. The standard Medicare Part B monthly premium for beneficiaries with income less than or equal to \$88,000 is \$148.50.
9. The Maximum federal Community Spouse Resource Allowance is \$130,380.
10. The Minimum State Community Spouse Resource Allowance is \$74,820.
11. The community spouse Minimum Monthly Maintenance Needs Allowance (MMMNA) is \$3,259.50.
12. Maximum Family Member Allowance remains \$719 until the FPLs for 2021 are published in the Federal Register.
13. Family Member Allowance formula number remains \$2,155 until the FPLs for 2021 are published in the Federal Register.
14. Personal Needs Allowance for certain waiver participants subject to spousal impoverishment budgeting is \$416.
15. Substantial Gainful Activity (SGA) is: Non-Blind \$1,310/month, Blind \$2,190/month and Trial Work Period (TWP) \$940/month.
16. SSI-related student earned income disregard limit of \$1,930/monthly up to a maximum of \$7,770/annually.
17. The home equity limit for Medicaid coverage of nursing facility services and community-based long-term care is \$906,000.

18. The special income standard for housing expenses that is available to certain individuals who enroll in the Managed Long-Term Care program (See 12 OHIP/ADM-5 for further information) vary by region. For 2021, the amounts are: Northeastern \$524; Central \$450; Rochester \$469; Western \$413; Northern Metropolitan \$1,075; Long Island \$1,393; and New York City \$1,535. All regions had an increase from the 2020 figure.

Please direct any questions to the Local District Support Unit at 518-474-8887 for Upstate and 212-417-4500 for NYC.