Income figures are monthly amounts, unless otherwise noted. Note that income includes the gross monthly amount you receive from sources such as Social Security, a pension, or employment. **Call Maryland Access Point of Baltimore County at 410-887-2594 for additional information or to be screened for financial benefits.**

**Food Assistance**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Supplemental Nutrition Assistance Program (SNAP)**  [formerly Food Stamp Program] | Income  Assets | $2,127  No asset test | $2,873  No asset test | Helps low income households buy food. Benefit amount varies based on household circumstances. Income limits may be lower and asset tests may exist for some individuals. |

**Utility Assistance**

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| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Affordable Connectivity Program** | Income  Assets | $2,265  No asset test | $3,052  No asset test | Helps low-income households pay for internet service and connected devices like a laptop or tablet. |
| **Electric Universal Service Program (EUSP)** | Income  Assets | $1,982  (under age 67)  $2,265  (age 67+)  No asset test | $2,670  (under age 67)  $3,052  (age 67+)  No asset test | Provides eligible low-income Marylanders assistance with electric bills. Only one application is required for both the MEAP & EUSP.  Only one person has to be 67 years old in the household to use the higher income figures. |
| **Maryland Energy Assistance Program (MEAP)** | Income  Assets | $1,982  (under age 67)  $2,265  (age 67+)  No asset test | $2,670  (under age 67)  $3,052  (age 67+)  No asset test | Provides eligible low-income Marylanders assistance with home heating bills.  Only one person has to be 67 years old in the household to use the higher income figures. |
| **Maryland Low Income Household Water Assistance Program (LIHWAP)** | Income  Assets | $3,324  No asset test | $4,347  No asset test | Provides financial assistance towards water and wastewater bills. Household must also have at least $100 worth of arrearages in their water bill in order to qualify. |
| **Weatherization Assistance Program (WAP)**  **EmPower MD** | Income  Assets  Income  Assets | $3,245  No asset test  $4,663  No asset test | $4,243  No asset test  $5,325  No asset test | Both programs help limited and low income households with the installation of energy conservation materials. |

**Home and Community Services**

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| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Accessible Homes for Seniors** | Income  Assets | $4,663  No asset test | $5,329  No asset test | A loan program for individuals age 55 years and older with 0% interest deferred for 30 years to finance accessibility improvements. |
| **Congregate**  **Housing Services Program (CHSP)** | Income  Assets | $3,324  $27,375 | $4,346  $35,587 | Financial assistance for support services in selected senior housing sites; age 62 and older. |
| **Home & Community Based Services**  [formerly Maryland Medicaid Waiver] | Income  Assets | $2,742  $2,000 or $2,500  (depends on eligibility category) | Only applicant’s income is considered  $2,000 or $2,500 (depends on eligibility category) | Assists with payment of services in the home or in assisted living. Must be age 18 and older, assessed at nursing home level of care, and meet Medical Assistance (Medicaid) institutional eligibility rules. |
| **Senior Assisted Living Subsidy** | Income  Assets | $3,324  $20,064 | $4,346  $26,400 | Provides financial assistance for a limited number of eligible assisted living group home residents age 62 and older. |
| **Senior Care** | Income  Assets | $3,324  $11,000 | $4,346  $14,000 | Case-managed, in-home services for age 65 and older. Must be at risk of admission to a nursing home. |
| **Veterans Aid and Attendance Benefit** | Net Worth  \*income and assets combined | $150,538 | $150,538 | Payments for personal care assistance or assisted living for veterans and their surviving spouses who are homebound. Veteran must have over 90 days’ active duty and one-day during time of war. |

**Income Assistance**

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| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Senior Community Service Employment Program (SCSEP)** | Income  Assets | $1,416  No asset test | $1,907  No asset test | Part-time employment for low-income seniors aged 55 and older. |
| **Supplemental Security Income (SSI)** | Income  Assets | $914  $2,000 | $1,371  $3,000 | Cash benefit for low-income individuals with disabilities, or those 65 or older. Automatic eligibility for full Medical Assistance (Medicaid). |

**Emergency Assistance**

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| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Seniors in Need (Senior Expo Fund)** | Income  Assets | $2,265  $7,000 | $3,052  $10,000 | One-time-only emergency assistance for individuals 60 years and older. |

**Medicare Savings Programs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Qualified Medicare Beneficiary (QMB)** | Income  Assets | $1,153  $8,400 | $1,546  $12,600 | Pays Medicare Part A and B premiums, co-payments and deductibles.  Assets do NOT include $1,500 burial allowance for a single person. $3,000 burial allowance for a couple. Eligibility figures include $20 disregard. |
| **Specified Low Income Medicare Beneficiary (SLMB)** | Income  Assets | $1,549  $8,400 | $2,080  $12,600 | Similar to Qualified Medicare Beneficiary, but pays only Part B premium.  Assets do NOT include $1,500 burial allowance for a single person. $3,000 burial allowance for a couple. Eligibility figures include $20 disregard. |
| **Medicare Part D Extra Help Partial Low Income Subsidy (LIS)**  **Full Low Income Subsidy** | Income  Assets  Income  Assets | $1,719  $15,510  $1,549  $9,900 | $2,309  $30,950  $2,080  $15,600 | Benefits help with premiums, deductibles, and co-pays. Eligibility figures include $20 disregard. |
| **Senior Prescription Drug Assistance Program (SPDAP)** | Income  Assets | $3,398  No asset test | $4,578  No asset test | Pays up to $60 toward the monthly premium for certain Medicare Prescription or Medicare Advantage plans. |

2023 FEDERAL POVERTY LEVEL GUIDELINES\*

|  |  |
| --- | --- |
| **100 Percent of Poverty Level** | |
| **One Person** | $1,215 per month ($14,580 per year) |
| **Two People** | $1,643 per month ($19,720 per year) |
| **Three People** | $2,071 per month ($24,860 per year) |
| **Four People** | $2,500 per month ($30,000 per year) |

**Medical Assistance (Medicaid) & Private Health Insurance**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **BENEFIT** |  | **ONE PERSON** | **TWO PEOPLE** | **PROGRAM DESCRIPTION** |
| **Medical Assistance for those age 65 and older** | Income  Assets | $350  $2,500 | $392  $3,000 | State-funded health insurance. Requires documentation of disability; individuals can "spend down" to this income level to be eligible. Excludable assets include house, car, and burial plan. |
| **Medical Assistance for those age 65 and younger** | Income  Assets | $1,564  $2,500 | $2,106  $3,000 | State-funded health insurance. Typically requires applicant to not receive any other types of health insurance (including Medicare). Excludable assets include house, car, and burial plan. |
| **Reduced private health insurance premiums for qualified plans through Maryland Health Connection** | Income | $1,565-$8,104 (figure shown for age 60) | $2,107-$16,208  (figure shown for couple age 60) | To qualify for Maryland Health Connection, you must be under age 65, be a U.S. citizen or a qualified alien for five or more years, and be a resident of the state of Maryland. Maximum income requirement will vary based on age. |
| **Employed Individuals with Disabilities (EID)** | Income  Assets | No income limit  $10,000 | No income limit    $15,000 | Medical Assistance buy-in program which benefits working Marylanders age 18-64 with disabilities. Beneficiaries pay a monthly premium on a sliding scale. |

**Medicare 2023**

**Medicare Part A**

**Monthly Premium:** If you worked 40 or more quarters, generally there is no Part A premium. If you worked less quarters, you pay a premium of $506 per month for zero to 29 quarters; you pay $278 per month for 30 to 39 quarters.

**Hospital Deductible:** You pay $1,600 per benefit period (Medicare pays for benefit period of 60 days.)

**Coinsurance:** You pay $400 per day co-payment for days 61-90.

**Coinsurance:** You pay $800 per day for days 91 to 150.

**Skilled Nursing Facility Coinsurance (after hospital stay of at least three days):**

* $0 for days one to 20 per benefit period
* You pay $200 per day (per benefit period ) for days 21 to 100
* No coverage is provided for custodial or intermediate Nursing Home care.

**Medicare Part B**

**Deductible:** You pay $226 per year.

**Co-Payment:** You pay 20 percent co-payment for Medicare-approved charges.

|  |  |  |  |
| --- | --- | --- | --- |
| Beneficiaries Who File an Individual Tax Return with Income | Beneficiaries Who File a Joint Tax Return with Income | Monthly Part B Premium | Monthly Part D Adjustment |
| $97,000 or below | $194,000 or below | $164.90 | --------- |
| $97,001 to $123,000 | $194,001 to $246,000 | $230.80 | $12.20 |
| $123,001 to $153,000 | $246,001 to $306,000 | $329.70 | $31.50 |
| $153,001 to $183,000 | $306,001 to $366,000 | $428.60 | $50.70 |
| $183,001 to $500,000 | $366,001 to $750,000 | $527.50 | $70.00 |
| Above $500,000 | Above $750,000 | $560.50 | $76.40 |

\* A small percentage of people may pay a lower premium, based on income.

**Spousal Impoverishment Standards**

All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are pooled as of date nursing home spouse enters the nursing home. Effective January 1, 2023, the community spouse may keep $29,724 or half the assets, whichever is greater, but not more than $148,620. The couple’s remaining assets are used to pay for nursing home care or other expenses, until the nursing home spouse’s assets reach the Medicaid eligibility level. The community spouse’s income will be evaluated to determine how much, if any, of the nursing home spouse’s monthly income can be allowed for the community spouse’s monthly maintenance allowance.

**Resources for Community Spouse**

* Maximum Spousal Share $148,620
* Minimum Spousal Share $29,724

**Income for Community Spouse**

* Minimum Monthly Maintenance Needs Allowance: $2,288.75
* Community Spouse Monthly Housing Allowance: $686.63
* Maximum Monthly Maintenance Needs Allowance: $3,715.50