2020 BENEFIT LEVELS
(Effective January 1, 2020)

MEDICAID
This is a needs-based program for New Yorkers who can’t afford to pay for medical care.

Resource Level: $15,750.00
Income Levels:
- ICF/DD: $35.00
- Family Care: $1049.48*
- $1011.48**
- CR/IRA: $1218.00*
- $1188.00**
- Independent Living: $875.00

An otherwise eligible individual whose income exceeds the applicable level may qualify for Medicaid coverage through an income spenddown.

Medicaid Buy-In for Working People with Disabilities
Resource Level: $20,000.00
Monthly countable income level for an individual:
- 150% of Federal Poverty Level: $1595.00
- 250% of Federal Poverty Level: $2659.00

MEDICARE
Federal health insurance coverage for individuals age 65 or older, disabled insured workers, or some disabled dependents/survivors of insured workers.

Resource Level: None – not a needs-based program
Income Level: None – not a needs-based program

Premium Amounts: $144.60 (Part B) and $458 (Part A with < 30 quarters of coverage) or $252 (Part A with 30 to 39 quarters of coverage)

Premiums are deducted from gross Social Security payment unless eligible for a Medicare Savings Program.

Individuals with income above $85,000, or a married individual when the couple’s combined income is over $170,000 will pay the standard premium and an Income-Related Monthly Adjustment Amount (IRMAA) in addition to the Premium.

Coverage consists of four parts:
- Part A – Hospital Insurance
- Part B – Medical Insurance
- Part C – Medicare Insurance
- Part D – Prescription Drug Coverage

SUPPLEMENTAL SECURITY INCOME (SSI)
This is a needs-based program that provides or supplements income to an eligible aged, blind or disabled person based on living arrangement.

Resource Level: $2000 (individual)

Payment Levels:
- ICF/DD: $35.00
- Family Care: $1049.48*
- $1011.48**
- CR/IRA: $1218.00*
- $1188.00**
- Independent Living: $870.00
  - Alone
  - With others: $806.00
  - Household of another: $545.00

SOCIAL SECURITY
This is an income-based insurance program for covered workers and some of their dependents and survivors when the worker becomes unable to work because of a disability, retirement or death.

Resource Level: None – not a needs-based program
Income Level: None – not a needs-based program

Payment Level: Based on the amount the insured worker paid into the Social Security system. Monthly payments are not usually affected by living arrangement or other income.

PERSONAL ALLOWANCE:
- Family Care: $150
- CR/IRA: $174

If there is other income besides SSI, an additional (up to) $20 may be disregarded

*For New York City, Nassau, Suffolk, Westchester and Rockland Counties
**For the rest of the State

Updated: 3/5/2020