

# 2021 BENEFIT LEVELS

(Effective January 1, 2021)

## MEDICAID

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

**Resource Level:** \$15,750.00\* (2020 amount)

**Income Levels:**

ICF/DD	\$35.00
Family Care	\$1060.48*
	\$1022.48**
CR/IRA	\$1229.00*
	\$1199.00**

Independent Living (2020 amount) \$879.00

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\* (2020 amount)

250% of Federal Poverty Level \$2659.00\* (2020 amount)

## 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:** \$148.50 (Part B) and \$471 (Part A with < 30 quarters of coverage) or \$259 (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 \$88,000, or a married individual when the couple's combined income is over \$176,000 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	\$1060.48*
	\$1022.48**

CR/IRA:

State-operated	\$794.00
Voluntary	\$1229.00*
	\$1199.00**

Independent Living:

Alone	\$881.00
With others	\$817.00
Household of another	\$552.34

## 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 \$152 CR/IRA \$176**

**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: 11/09/2020