BENEFIT LEVELS
(Effective January 1, 2022)

MEDICAID

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

Resource Level: $16,800.00
Income Levels:
- ICF/DD $35.00
- Family Care $1107.48*
- $1069.48**
- CR/IRA $1276.00*
- $1246.00**
- Independent Living $934.00

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 $1699.00
- 250% of Federal Poverty Level $2832.00

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 $1107.48*
- $1069.48**
- CR/IRA:
  - State-operated $841.00
  - Voluntary $1276.00*
  - $1246.00**
- Independent Living:
  - Alone $928.00
  - With others $864.00
  - Household of another $583.67

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: $170.10 (Part B) and $499 (Part A with < 30 quarters of coverage) or $274 (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 $91,000, or a married individual when the couple’s combined income is over $182,000 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

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 $161 CR/IRA $186
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: 1/21/2022