

RESOURCES

LEVELS

Description: The resource level is an amount of money and/or other resources which an SSI-related A/R is allowed to retain as a reserve in order to meet any potential needs and still be eligible for Medicaid.

Policy: Effective for eligibility periods beginning on or after January 1, 2010 FHPlus and non-SSI-related Medicaid A/Rs will not have resources considered in determining eligibility. This change includes the following Medicaid categories: Single/Childless Couples (S/CC), Low Income Families (LIF), ADC-related (including adults who spend down excess income to the Medicaid income level), children under 21 years of age when comparing income to the Medicaid income level (Under age 21), and parents living with their dependent child(ren) under age 21 with income at or below the Medicaid income level (FNP Parents).

In determining eligibility, resources are never considered for pregnant women and infants under one year of age. Resources are also not considered for children over age one but under age 19.

In addition, there is no resource test for applicants for the Family Planning Benefit Program, Medicaid Cancer Treatment Program, the Medicare Savings Program including the Qualified Individual Program (QI-1), Qualified Medicare Beneficiaries (QMB) and Specified Low Income Medicare Beneficiaries (SLIMB), AIDS Health Insurance Program (AHIP) and policy holders who have utilized the minimum required benefits under a total asset Partnership for Long-Term Care insurance policy. (See **RESOURCES** NEW YORK STATE PARTNERSHIP FOR LONG-TERM CARE)

References:

SSL Sect.	366 366.2 366-ee
Dept. Reg.	360-4.7(a)(4) 360-4.8
ADMs	10 OHIP/ADM-01 OMM/ADM 97-2 90 ADM-42 89 ADM-38
GIS	09 MA/027

Interpretation: When determining eligibility for Medicaid and Family Health Plus, a clear distinction is made between current income and resources.

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As described in the Income Section, income is considered in the month in which it is received. Any income remaining after the month in which it was received is generally considered a resource. All resources of an SSI-related A/R are reviewed and analyzed to determine if they are countable. All countable resources are added together and compared to the appropriate level. Treatment of resources that exceed these levels is discussed in **RESOURCES EXCESS RESOURCES**.