

## RESOURCES

### MEDICAID RESOURCE LEVEL

**Policy:** A/Rs may retain resources up to the appropriate Medicaid Resource level, when the A/ Rs are applying as or for:

- SSI-related;
- Qualified Disabled and Working Individuals (QDWIs);
- Medicaid Buy-In for Working People with Disabilities (MBI-WPD);
- COBRA continuation coverage;

The Medicaid resource levels are established according to family size, and generally change effective January each year. (See **REFERENCE** MEDICAID RESOURCE LEVELS.)

**NOTE:** 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 (SCC), 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)

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<b>References:</b>	SSL Sect. 366 366-ee
	Dept. Reg. 360-4.4 360-4.7(a)(4) 360-4.8(b)
	ADMs 10 OHIP/ADM-01 06 OMM/ADM-4 05 OMM/ADM-4 05 OMM/ADM-2 04 OMM/ADM-2 98 OMM/ADM-6 90 ADM-42
	GISs 09 MA/027 08 MA/013 06 MA/029 05 MA/047

**Interpretation:** Persons who are SSI-related, QDWs, and A/Rs of the MBI-WPD Program, or COBRA continuation may keep a certain amount of resources in reserve and still receive Medicaid. These A/Rs are entitled to resources as set forth in **REFERENCE MEDICAID RESOURCE LEVELS**.

When countable resources are equal to or less than the resource level for the household such individuals are eligible for Medicaid, provided all other eligibility requirements are met.

Countable resources in excess of the appropriate resource level are considered available to meet the cost of medical care and services. An SSI-related A/R may be eligible for Medicaid when s/he incurs medical bills equal to or greater than his/her excess.

**NOTE:** An SSI-related A/R (including individuals who are 65 years of age or older) who also meets the ADC-related categorical requirements has a choice between ADC and SSI-related budgeting. However, if the individual is found eligible under both budget types, and is not eligible for or does not wish to participate in the MBI-WPD such individual must be given the ADC category which is not limited based on resources. A certified blind or certified disabled individual who documents or attests to resources in excess of the Medicaid resource level must have eligibility considered for FHPlus. Resources are not considered in the eligibility determination for FHPlus.