

EXHIBIT 37. Medicaid Income Eligibility Levels as a Percentage of the Federal Poverty Level for Individuals Age 65 and Older and Persons with Disabilities by State, 2024

State	State eligibility type ¹	SSI recipients ²	§ 209(b) eligibility	Poverty level ³	Medically needy ⁴	Special income level ⁵
Alabama	§ 1634	75%	–	–	–	225%
Alaska	SSI criteria	60 ⁶	–	–	–	180
Arizona	§ 1634	75	–	–	–	225
Arkansas	§ 1634	75	–	80% (aged only)	9%	225
California	§ 1634	75	–	138 ⁷	41	–
Colorado	§ 1634	75	–	–	–	225
Connecticut	§ 209(b)	–	58%	–	58	225
Delaware	§ 1634	75	–	–	–	188
District of Columbia	§ 1634	75	–	100	64	225
Florida	§ 1634	75	–	88	14	225
Georgia	§ 1634	75	–	–	25	225
Hawaii	§ 209(b)	–	65	100	33	–
Idaho	SSI criteria	75	–	78	–	225
Illinois	§ 209(b)	–	100	100	100	–
Indiana	§ 1634	75	–	100	–	225
Iowa	§ 1634	75	–	–	38	225
Kansas	SSI criteria	75	–	–	38	225
Kentucky	§ 1634	75	–	–	19	225
Louisiana	§ 1634	75	–	–	8	225
Maine	§ 1634	75	–	100	25	225
Maryland	§ 1634	75	–	–	28	225
Massachusetts ⁸	§ 1634	75	–	100 (aged); 133 (disabled)	42	225
Michigan	§ 1634	75	–	100	33	225
Minnesota	§ 209(b)	–	100	100	38	225
Mississippi	§ 1634	75	–	–	–	225
Missouri	§ 209(b)	–	85	85	85	131
Montana	§ 1634	75	–	75	42	–
Nebraska	SSI criteria	75	–	100	31	–

EXHIBIT 37. (continued)

State	State eligibility type ¹	SSI recipients ²	§ 209(b) eligibility	Poverty level ³	Medically needy ⁴	Special income level ⁵
Nevada	SSI criteria	75%	–	–	–	225%
New Hampshire	§ 209(b)	–	76%	–	71%	225
New Jersey	§ 1634	75	–	100%	29	225
New Mexico	§ 1634	75	–	–	–	225
New York	§ 1634	75	–	–	138	–
North Carolina	§ 1634	75	–	100	19	–
North Dakota	§ 209(b)	–	90	–	90 ⁹	–
Ohio	§ 1634	75	–	–	–	225
Oklahoma	SSI criteria	75	–	100	–	225
Oregon	SSI criteria	75	–	–	–	225
Pennsylvania	§ 1634	75	–	100	34	225
Rhode Island	§ 1634	75	–	100	90	225
South Carolina	§ 1634	75	–	100	–	225
South Dakota	§ 1634	75	–	–	–	225
Tennessee	§ 1634	75	–	–	–	225
Texas	§ 1634	75	–	–	–	225
Utah	SSI criteria	75	–	100	100	225
Vermont	§ 1634	75	–	–	112	225
Virginia	§ 209(b)	–	75	80	48	225
Washington	§ 1634	75	–	–	75	225
West Virginia	§ 1634	75	–	–	16	225
Wisconsin	§ 1634	75	–	82	100	225
Wyoming	§ 1634	75	–	–	–	225

Notes: SSI is Supplemental Security Income. § 209(b) refers to Section 209(b) of the Social Security Act Amendments of 1972. § 1634 refers to Section 1634 of the Social Security Act. In 2024, 100 percent of the federal poverty level (FPL) in the lower 48 states and the District of Columbia is \$15,060 for an individual and \$5,380 for each additional family member. Eligibility levels shown here apply to countable income; as a result, states that use optional income disregards to reduce countable income effectively allow more people to qualify at a given eligibility level (e.g., 100 percent FPL) than states that do not use income disregards. The eligibility levels listed in this table are for individuals; the eligibility levels for couples differ for certain categories. In addition, income eligibility levels for individuals who qualify based on blindness may be higher than for individuals age 65 or older or who qualify on the basis of other disabilities.

EXHIBIT 37. (continued)

In most states, enrollment in the SSI program for individuals age 65 and older and persons eligible on the basis of disability automatically qualifies them for Medicaid. However, Section 209(b) states may use more restrictive criteria (related to income and assets, disability, or both) than SSI when determining Medicaid eligibility. All states have the option of covering additional people with low incomes or high medical expenses through other eligibility pathways, such as poverty level, medically needy, and special income level.

The categories displayed in this exhibit do not include all Medicaid eligibility pathways for individuals 65 years old or those qualifying on the basis of disability. Other eligibility groups include but are not limited to individuals who meet the income and resource requirements of the cash assistance programs; individuals receiving only optional state supplements; individuals receiving state plan home- and community-based services; individuals who have disabilities and are earning income; individuals who are receiving either hospice services or are in the Program for All Inclusive Care for the Elderly; and other discrete eligibility groups.

– Dash indicates that state does not use this eligibility pathway.

¹ SSI criteria are used to determine Medicaid eligibility in both Section 1634 and SSI-criteria states. In Section 1634 states, the federal eligibility determination process for SSI automatically qualifies an individual for Medicaid; in SSI-criteria states, individuals must submit information to the state for a separate eligibility determination. Section 209(b) states may use eligibility criteria (related to income and assets, disability, or both) that are more restrictive than SSI program criteria, but they may not use more restrictive criteria than those in effect in the state on January 1, 1972. If a Section 209(b) state does not have a separate medically needy standard, it must allow individuals with higher incomes to spend down to the Section 209(b) income level shown here by deducting incurred medical expenses from the amount of income that is counted for Medicaid eligibility purposes.

² The SSI federal benefit rate as a percent of the FPL remained the same as last year because the FPL increased by 3.3 percent and the SSI federal benefit rate increased by 3.2 percent.

³ Under the poverty level option (§1902(a)(10)(A)(ii)(X)), states may choose to provide Medicaid coverage to individuals who are age 65 and older or have disabilities and whose income is above the SSI or Section 209(b) level but is less than or equal to the FPL. Some states, such as Arizona, provide coverage to other low-income aged, blind, and disabled individuals through an income disregard. Such coverage is not included here.

⁴ Under the medically needy option, individuals with higher incomes can spend down to the medically needy income level shown here by deducting incurred medical expenses from the amount of income that is counted for Medicaid eligibility purposes. Four states (Louisiana, Michigan, Vermont, and Virginia) have a medically needy income standard that varies by location; the highest income standard is listed for each of these states.

⁵ Under the special income level option, states have the option to provide Medicaid benefits to people who require at least 30 days of nursing facility or other institutional care and have incomes up to 300 percent of the SSI benefit rate (which was about 225 percent FPL in 2024). The income thresholds listed in this column may be for institutional services, home- and community-based waiver services, or both.

⁶ The dollar amount that equals the upper income eligibility level for SSI does not vary by state; however, the dollar amount that equals the FPL is higher in Alaska, resulting in a lower percentage.

⁷ California disregards income between 100 percent and 138 percent of FPL, effectively raising the poverty level income limit to 138 percent of FPL.

⁸ Massachusetts provides medically needy coverage for individuals who are age 65 and older and those who are eligible on the basis of disability, but the rules for counting income and spend-down expenses vary for these groups.

⁹ North Dakota disregards income between the medically needy income limit (\$500 per month or approximately 40 percent FPL) and 90 percent FPL for its aged, blind, and disabled medically needy group. This effectively raises the medically needy income limit to 90 percent FPL.

Source: MACPAC, 2024, analysis of eligibility information from state websites and Medicaid state plans as of September 2024.