

## Income Limits - Medicaid

### Medicaid for Adults and Children

Eligibility for Medicaid and Dr. Dynasaur are based on the current year Federal Poverty Level (**FPL**) guidelines.

- The **monthly income** limit for adults ages 19 through 64, who are not blind or disabled, is 138% FPL. (For more information on Medicaid coverage benefits, visit the [Green Mountain Care website \[1\]](#).)
- The **monthly income** limit for children under age 19 is 317% FPL. (For more information on Dr. Dynasaur coverage benefits, visit the [Green Mountain Care website \[2\]](#).)
- The **monthly income** limit for Vermonters who are pregnant is 213% FPL. Dr. Dynasaur for pregnant women provides the same coverage as Medicaid, plus full dental coverage. There are no premium or prescription co-pays with this type of Dr. Dynasaur.

### The 2018 Poverty Guidelines for the 48 Contiguous States and the District of Columbia Monthly Income

Persons in family	100%	138%	213%	250%	317%
1	\$1,012	\$1,397	\$2,155	\$2,530	\$3,207
2	\$1,372	\$1,893	\$2,922	\$3,430	\$4,349
3	\$1,732	\$2,390	\$3,689	\$4,330	\$5,490
4	\$2,092	\$2,887	\$4,456	\$5,230	\$6,631
5	\$2,452	\$3,384	\$5,223	\$6,130	\$7,772
6	\$2,812	\$3,881	\$5,989	\$7,030	\$8,913
7	\$3,172	\$4,377	\$6,756	\$7,930	\$10,055
8	\$3,532	\$4,874	\$7,523	\$8,830	\$11,196
Each Additional Person	\$360	\$497	\$767	\$900	\$1,142

## Medicaid for the Aged, Blind and Disabled (MABD)

Eligibility for Medicaid for the Aged, Blind and Disabled (MABD) is based on the Protected Income Level (PIL) guidelines. It is the same income limit regardless of whether you are married or single.

- The **monthly income** limit for adults who are blind or disabled, or over the age of 65, is \$1,025 if you live outside of Chittenden County. It is \$1,108 if you live inside Chittenden County.

The State counts “**earned**” and “**unearned**” income differently. For example, a paycheck from your current employer is considered “earned.” The state has a formula for how much of your earned income it will count. It does not count every dollar of your earned income. Social Security benefits, Veterans benefits, and pensions are considered “unearned.” If you have questions about how your income will be counted, please contact the Office of the Health Care Advocate: 1-800-917-7787.

Even if your income is more than the PIL, you may be able to qualify for Medicaid by "spending down" your extra income on medical expenses for you, your spouse, or children. Some examples include: health insurance premiums, deductibles, co-payments and uncovered medical items or services, over-the-counter drugs and past outstanding medical bills.

- There is a **resource test** for adults who are blind or disabled, or over the age of 65. For more information, please see our Resource Limits – Medicaid [4] page and click on “MABD and MWD Resource Limits.”

## Medicaid for the Working Disabled (MWD)

Eligibility for Medicaid for the Working Disabled (MWD) is based on the current year Federal Poverty Level (**FPL**) guidelines.

- The **monthly income** limit for individuals who are blind or disabled, and who work at least a few hours each month, is 250% FPL. (Please see chart, above.)
- There is a **resource test** for individuals who are blind or disabled, and who work at least a few hours each month. For more information, please see our Resource Limits – Medicaid [4] page and click on “MABD and MWD Resource Limits.”