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**Date:** February 25, 2016 **MEPD Bulletin Number: #16-04**

**To:** Eligibility Services – Regional Directors  
Program Managers  
Eligibility Services Supervisors  
Regional Attorneys  
Hearings Officers

**From:** Stephanie Stephens, Director  
Policy Strategy, Analysis, and Development  
State Office 2115

**Subject: 2016 Federal Poverty Income Limits (FPILs)**

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This bulletin is sent to supervisors and other regional managers. Supervisors must share this information with all eligibility staff. Please ensure copies are provided to staff that do not have access to e-mail. If you have any questions regarding the policy information in this bulletin, follow regional procedures. Active bulletins are posted on the Medicaid for the Elderly and People with Disabilities (MEPD) handbook website at [http://www.dads.state.tx.us/handbooks/mepd\\_policy/index.htm](http://www.dads.state.tx.us/handbooks/mepd_policy/index.htm).

## **2016 Federal Poverty Income Limits (FPILs)**

### **Background**

The United States Department of Health and Human Services (HHS) updates the federal poverty income guidelines annually. The federal poverty guidelines are converted to a monthly income amount by the Texas Health and Human Services Commission (HHSC) and are used to determine the Federal Poverty Income Limit (FPIL) amounts used when determining eligibility for certain MEPD programs.

### **Policy Update**

This bulletin includes the 2016 FPIL amounts for:

- Medicare Savings Program (MSP)
  - Qualified Medicare Beneficiaries (QMB)
  - Specified Low-Income Medicare Beneficiaries (SLMB)
  - Qualifying Individuals (QI-1)
  - Qualified Disabled and Working Individuals (QDWI)

- Medicaid Buy-In (MBI) Program
- Medicaid Buy-In for Children (MBIC)

Medicare Savings Program (MSP) Income Limits

**Notes:**

- Income limit amounts do not include the \$20 general income disregard.
- The deeming amount is the difference between the income limit for a couple and the income limit for an individual. The deeming amounts for the MSP decreased in 2016.

*QMB Income Limits*

The QMB income limit is 100 percent FPIL. The 2016 amounts are:

Individual:     \$990  
Couple:         \$1,335

The QMB deeming amount is \$345. The resource limits for the QMB program remain at \$7,280 for an individual and \$10,930 for a couple.

*SLMB Income Limits*

The SLMB income limit is 120 percent FPIL. The 2016 amounts are:

Individual:     \$1,188  
Couple:         \$1,602

The SLMB deeming amount is \$414. The resource limits for the SLMB program remain at \$7,280 for an individual and \$10,930 for a couple.

*QI-1 Income Limits*

The QI-1 income limit is 135 percent FPIL. The 2016 amounts are:

Individual:     \$1,337  
Couple:         \$1,803

The QI-1 deeming amount is \$466. The resource limits for the QI-1 program remain at \$7,280 for an individual and \$10,930 for a couple.

*QDWI Income Limits*

The QDWI income limit is 200 percent FPIL. The 2016 amounts are:

Individual:     \$1,980  
Couple:         \$2,670

The QDWI deeming amount is \$690. The resource limits for the QDWI program do not change and remain at \$4,000 for an individual and \$6,000 for a couple.

MBI Income Limits and Premium Calculation

*MBI Income Limits*

The MBI income limit is 250 percent FPIL for an individual. The 2016 amount is \$2,475.

*MBI Premium Calculation*

Staff should use the 2016 FPIL amounts listed below to calculate premium payments.

150% of FPIL	\$1,485
185% of FPIL	\$1,832
200% of FPIL	\$1,980
250% of FPIL	\$2,475

MBIC Income Eligibility and Premium Calculation

*MBIC Income Limit*

The MBIC income limit is 150 percent FPIL based on family size. The 2016 amounts are listed below.

Family Size	150% FPIL
1	\$1,485
2	\$2,003
3	\$2,520
4	\$3,038
5	\$3,555
6	\$4,073
7	\$4,592
8	\$5,112

*Ineligible Sibling Exclusion*

The ineligible sibling exclusion is calculated by multiplying 150 percent FPIL (for a family size of one) by two, and adding \$85. The 2016 amount is  $(\$1,485 \times 2) + \$85 = \$3,055$ .

*MBIC Premium Calculation*

Staff should use the 2016 FPIL amounts listed below to calculate premium payments.

Family Size	150% FPIL	200% FPIL	300% FPIL
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Family Size	150% FPIL	200% FPIL	300% FPIL
1	\$1,485	\$1,980	\$2,970
2	\$2,003	\$2,670	\$4,005
3	\$2,520	\$3,360	\$5,040
4	\$3,038	\$4,050	\$6,075
5	\$3,555	\$4,740	\$7,110
6	\$4,073	\$5,430	\$8,145
7	\$4,592	\$6,122	\$9,183
8	\$5,112	\$6,815	\$10,223

### Automation

On February 13, 2016, the Texas Integrated Eligibility Redesign System (TIERS):

- Began using the 2016 FPIL amounts for coverage effective March 1, 2016 and later; and
- Re-budgeted all active Medicare Savings Program (MSP) and MBIC cases using the 2016 FPIL amounts.

### Effective Date

Changes to the FPIL amounts are effective March 1, 2016. Use the updated amounts beginning February 13, 2016 for any eligibility determinations effective March 1, 2016 or later.

### Handbook

Appendix XXXI, Budget Reference Chart and Appendix L, Income/Resources Reference Chart, have been updated and posted to [the Loop](#). The handbook will be updated with the March 2016 Revision.

### Training

Existing training will be updated with the 2016 FPIL amounts.