
Date: February 17, 2015 **MEPD Policy Bulletin Number: #15-04**

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

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Subject: 2015 Federal Poverty Income Limits (FPIL)

Bulletins are sent to supervisors and other regional managers, who must share the information with eligibility staff. Please ensure that copies are provided to staff without access to email. For questions regarding the information in this memo, follow regional procedures. Find active bulletins at the following respective handbook websites:

- Medicaid for the Elderly and People with Disabilities (MEPD): http://www.dads.state.tx.us/handbooks/mepd_policy/index.htm
- Texas Works: http://www.dads.state.tx.us/handbooks/texasworks_bulletins/index.htm

Appendix XXXI, Budget Reference Chart and Appendix L, Income/Resources Reference Chart, will be updated to reflect the new FPIL amounts effective March 1, 2015. The updated appendices will be posted to the Office of Social Services (OSS) website.

Background

The United States Department of Health and Human Services (HHS) updates the federal poverty income guidelines at least annually and these updates are used to determine eligibility for certain programs including the Medicare Savings Programs (MSP).

This bulletin provides information on the 2015 FPIL amounts for:

- Qualified Medicare Beneficiaries (QMB),
- Specified Low-Income Medicare Beneficiaries (SLMB),
- Qualifying Individuals (QI-1), and
- Qualified Disabled and Working Individuals (QDWI).
- Medicaid Buy-In (MBI) Program
- Medicaid Buy-In for Children (MBIC)

Policy/Procedure Update

QMB Income Limits

The new income limits for QMB cases with a medical effective date (MED) on or after March 1, 2015:

Individual: \$981 (+\$20 disregard) = \$1001
Couple: \$1,328 (+20 disregard) = \$1,348

The QMB deeming figure is \$347. The resource limits changed in January 2015 for the QMB program. They are \$7,280 for an individual and \$10,930 for a couple.

SLMB Income Limits

The new income limits for SLMB cases with an MED on or after March 1, 2015:

Individual: \$1,177 (+\$20 disregard) = \$1,197
Couple: \$1,593 (+\$20 disregard) = \$1,613

The SLMB deeming figure is \$416. The resource limits changed in January 2015 for the SLMB program. They are \$7,280 for an individual and \$10,930 for a couple.

QI-1 Income Limits

The new income limits for QI-1 cases with an MED on or after March 1, 2015:

Individual: \$1,325 (+\$20 disregard) = \$1,345
Couple: \$1,793 (+\$20 disregard) = \$1,813

The QI-1 deeming figure is \$468. The resource limits changed in January 2015 for the QI-1 program. They are \$7,280 for an individual and \$10,930 for a couple.

QDWI Income Limits

The new income limits for QDWI cases with an MED on or after March 1, 2015:

Individual: \$1,962 (+\$20 disregard) = \$1,982
Couple: \$2,655 (+\$20 disregard) = \$2,675

The QDWI deeming figure is \$693. The resource limits did not change in for the QDWI program. They are still \$4,000 for an individual and \$6,000 for a couple.

MBI Income Limits and Premium Calculation

The MBI income limit is 250% FPL for an individual. Effective March 1, 2015, 250% FPIL is \$2,453.

For cases with an MED on or after March 1, 2015, staff should use the FPIL amounts listed below to calculate the premium payments.

FPIL for determining MBI premium payments:

150% of FPIL	\$1,472
185% of FPIL	\$1815
200% of FPIL	\$1,962
250% of FPIL	\$2,453

MBIC Income Eligibility

The MBIC income limit is 150% FPIL based on family size.

For cases with an MED on or after March 1, 2015, staff should use the FPIL amounts listed below to determine eligibility and calculate the premium payments.

FPIL for determining MBIC eligibility:

Family Size	150% FPIL
1	\$1,472
2	\$1,992
3	\$2,512
4	\$3,032
5	\$3,552
6	\$4,072
7	\$4,592
8	\$5,112

Ineligible Sibling Exclusion Amount: \$3,029

FPIL amounts for determining MBIC premium payments:

Family Size	150% FPIL	200% FPIL	300% FPIL
1	\$1,472	\$1,962	\$2,943

Family Size	150% FPIL	200% FPIL	300% FPIL
2	\$1,992	\$2,655	\$3,983
3	\$2,512	\$3,349	\$5,023
4	\$3,032	\$4,042	\$6,063
5	\$3,552	\$4,735	\$7,103
6	\$4,072	\$5,429	\$8,143
7	\$4,592	\$6,122	\$9,183
8	\$5,112	\$6,815	\$10,223

Handbook

The MEPD Handbook, Chapter M, Medicaid Buy-In (MBI) Program, Chapter N, Medicaid Buy-In for Children, and Chapter Q, Medicare Savings Programs, will be updated with the June 2015 revision.

Training

All trainings will be updated accordingly.

Effective Date

The new 2015 FPIL are effective March 1, 2015. The new limits should be used for any eligibility determinations with an effective begin date of March 1, 2015 or later.