

H-600 EXTENDED MEDICAID**H-610 GENERAL INFORMATION**

Medicaid coverage is protected for certain individuals who lose SSI/MSS eligibility.

To qualify for coverage in one of the Extended Medicaid programs, an applicant/enrollee must have been eligible for both SSI (MSS) and RSDI in at least one month since April, 1977 and:

- received both a SSI or MSS payment and a RSDI payment, or
- received SSI and was entitled to RSDI.

Actual receipt of an SSI benefit is required, but only entitlement to, rather than actual receipt of, RSDI is required.

If a SSI recipient becomes entitled to RSDI benefits retroactively to a month in which he was receiving an SSI payment, the RSDI lump sum payment will be offset by the amount of the SSI payment. Even though the RSDI may offset the entire amount of SSI received, the individual still meets this requirement.

This requirement is met in situations where the individual is simultaneously entitled to RSDI and receiving an SSI or State supplemental payment for only one month, and that month is also the first month of entitlement to the RSDI benefit.

Example:

An individual who is already receiving SSI in June becomes entitled to RSDI effective that month as well. Entitlement to RSDI effective June 1 raises the individual's income to a point above the SSI income standard, and he/she loses SSI beginning July 1. The individual did not receive RSDI in June, because RSDI benefits are paid retrospectively; i.e. the benefit for June is not actually paid until July. However, the individual was entitled to RSDI as of June 1, the last month for which the individual was also eligible for and received an SSI benefit. Because entitlement to RSDI occurred in the same month as eligibility for and receipt of an SSI benefit (June), the individual can qualify for eligibility

H-610.1 Continued

under the PICKLE amendment provided all other eligibility requirements are met.

Verify that the individual received benefits and was eligible for the benefits in at least one month since April, 1977.

Verify in the following order:

- case record documentation, if available, or
- SSA records, correspondence, or forms.

Note:

It may be necessary to request a payment history from SSA for SSI and RSDI, if verification cannot be established through SSA on-line files.

**

H-610.1 Extended Medicaid Programs

Extended Medicaid is provided for applicants/enrollees who meet all eligibility requirements for coverage:

- as Disabled Adult Children,
- as Disabled Widows/Widowers,
- as Early Widows/Widowers,
- under the Pickle Amendment (result of the Lynch v. Rank decision), or
- as Disabled Widows/Widowers/Divorced Spouses with no Substantial Gainful Activity.

H-610.1 Continued

All SSI eligibility factors must continue to be met. SSI income standards are used in combination with budgeting rules which allow the exclusion of certain benefits and COLAs.

If one member of a couple is applying he must be income eligible based on his income alone.

If a member of a couple is applying in any of the Widows/Widowers programs, verify with SSA that the remarriage did not cause the applicant/enrollee to lose the Extended Medicaid characteristics.

If both members of a couple meet the requirements for an Extended Medicaid program, determine their eligibility as a couple.

If they are ineligible as a couple they are both ineligible for Extended Medicaid. Do not determine eligibility as individuals.

H-610.2 Coverage

An Extended Medicaid enrollee is eligible for the full range of Medicaid covered services.

H-620 DISABLED ADULT CHILDREN (DAC)**H-620.1 GENERAL INFORMATION**

Public Law 99-643 requires continuing Medicaid eligibility for individuals over age 18 who:

- became blind or disabled before age 22, and
- lost SSI eligibility on or after July 1, 1987, as the result of entitlement to or increase in Child Insurance Benefits under Title II of the Social Security Act (RSDI).

Child Insurance Benefits are received by dependents based on a parent's RSDI record. It is identified by the Beneficiary Identification Code (BIC) of "C" in the Social Security claim number. (Ex. 123-45-6789-C1)

In the Extended Medicaid eligibility determination for Disabled Adult Children, disregard:

- the amount of RSDI (DAC) entitlement or increase which causes SSI ineligibility, and
- all RSDI COLAs received after SSI eligibility was lost.

Note:

If the individual is receiving Child Insurance Benefits on more than one parent's record, disregard all amounts regardless of which one actually causes SSI ineligibility.

H-621 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-621.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/enrollee.

H-621.2 Establish Categorical Requirement

SSA has determined that the applicant/enrollee meets the blindness or disability requirement.

H-621.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/enrollee with regard to the following factors:

- Age I-100
- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Residence I-1900
- SSI Requirement: Loss of SSI H-600

H-621.4 Establish Need**A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of the:

- applicant/enrollee,
- applicant/enrollee and ineligible spouse living in the home, or
- applicant/enrollee who are a couple.

H-621.4 Continued**B. Determine Need/Countable Resources**

Determine total countable resources of the members of the resource unit. Refer to [I-1630, Need - SSI-Related Resources](#).

Compare the countable resources to the SSI resource limit for the number in the resource unit. Refer to [Z-900 Resource Limits By Program](#).

If resources are greater than the limit, the applicant/enrollee is ineligible for Extended Medicaid as a Disabled Adult Child.

If resources are equal to or less than the limit, the applicant/enrollee is resource eligible for Extended Medicaid as a Disabled Adult Child.

C. Determine Need/Countable Income**Individual**

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine current RSDI.
- Step 2. Subtract the amount of RSDI entitlement or increase which caused SSI ineligibility.
- Step 3. Subtract all RSDI COLAs received subsequent to loss of SSI.

- Step 4. The remainder is the countable RSDI.
- Step 5. Add any other countable unearned income.
- Step 6. Subtract \$20 SSI disregard from unearned income.
- Step 7. Determine total gross earned income.
- Step 8. Subtract any remainder of \$20 SSI disregard from gross earnings.
- Step 9. Subtract earned income deduction from remaining gross earnings. Earned income deduction is \$65 and one half of remainder of earnings.
- Step 10. Combine remainders from Step 6 and Step 9.
- Step 11. Compare to Income Standard for Individual. If income is **equal to or** greater than the individual limit, the applicant/enrollee is ineligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete budget steps 1 through 11 above using only the applicant/enrollee's income. If the income is **equal to or** greater than the individual limit, the applicant/enrollee is ineligible and there is no deeming. If the applicant/enrollee's income is less than the FBR for one, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Note:

In the deeming process subtract COLAs from the RSDI of the ineligible spouse for the same years used for the applicant/enrollee.

H-621.4 Continued**Couple**

If both members of a couple are potentially eligible, complete steps 1 through 4 separately for each individual and go to Step 5.

- Step 1. Determine current RSDI.
- Step 2. Subtract the amount of RSDI entitlement or increase which caused SSI ineligibility.
- Step 3. Subtract all RSDI COLAs received subsequent to loss of SSI.
- Step 4. The remainder is the countable RSDI.
- Step 5. Add any other countable unearned income.
- Step 6. Subtract one \$20 SSI disregard per income unit, if applicable.
- Step 7. Determine total gross earnings.
- Step 8. Subtract any remainder of the \$20 SSI disregard from gross earnings .
- Step 9. Subtract one earned income deduction from the remaining gross earnings of the income unit. The earned income deduction is \$65 and one half of the remainder of the earnings.
- Step 10. Combine the remainders in Step 6 and Step 9.
- Step 11. Compare total countable income to the current FBR for a couple.

If the income is ***equal to or*** greater than the current FBR for a couple, the applicant/enrollee are not eligible for Extended Medicaid as a Disabled Adult Child. Consider eligibility in MNP.

If the income is less than the current FBR for a couple, the applicants/enrollees are eligible for Extended Medicaid as a Disabled Adult Child.

H-621.5 Eligibility Decision

Evaluate all eligibility requirements and verification received to make the eligibility decision.

Reminder:

Explore **Retroactive Medical Eligibility**. Refer to [H-1800](#).

H-621.6 Certification Period

The certification period cannot exceed 12 months.

H-621.7 Notice of Decision

Send the appropriate notice of decision to the applicant/enrollee.

H-630 DISABLED WIDOWS/WIDOWERS (DW/W)**H-630.0 GENERAL INFORMATION**

Prior to 1984, disabled widows/widowers between the ages of 50 and 59 received less RSDI than older disabled widows/widowers, because of a reduction factor in the federal actuarial formula used in determining the benefit amount.

Effective January, 1984, the reduction factor was eliminated, and benefits were increased. This resulted in the loss of SSI and Medicaid for some disabled widows/widowers, because this increase plus subsequent COLAs, raised the countable income above the SSI FBR.

The COBRA Act of 1985 required that states restore Medicaid eligibility to disabled widows/widowers who would be eligible for SSI had there been no elimination of the reduction factor and no subsequent COLAs.

Note:

Applications for this type of assistance had to be filed by July 1, 1988. Therefore, this section applies only to redeterminations.

In the Extended Medicaid eligibility determination for disabled widows/widowers, disregard:

- the January 1984, reduction factor, and
- all RSDI COLAs received beginning January, 1985.

Do not disregard the January, 1984, COLA.

H-631 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-631.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/enrollee.

H-631.2 Establish Categorical Requirement

SSA has determined that the enrollee meets the blindness or disability requirement.

H-631.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/enrollee with regard to the following factors:

- Age I-100
- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Residence I-1900
- SSI Requirement: Loss of SSI H-600

H-631.4 Establish Need**A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of the:

- applicant/enrollee,
- applicant/enrollee and ineligible spouse living in the home, or
- applicant/enrollee who are a couple.

B. Determine Need/Countable Resources

Determine total countable resources of the members of the resource unit. Refer to [I-1630 Need - SSI-Related Resources](#).

Compare the countable resources to the SSI resource limit for the number in the resource unit. Refer to [Z-900 Resource Limits By Program](#).

If resources are greater than the limit, the applicant/enrollee is ineligible for Extended Medicaid as a Disabled Widow/Widower.

If resources are equal to or less than the limit, the applicant/enrollee is resource eligible for Extended Medicaid as a Disabled Widow/Widower.

C. Determine Need/Countable Income

Step 1. Determine current RSDI.

Step 2. Subtract the January 1984 widow/widower adjustment.

Step 3. Subtract all RSDI COLAs received beginning January 1985.

Note:

DO NOT subtract the January 1984 COLA.

Step 4. The remainder is the countable RSDI.

H-631.4 Continued**Individual**

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine total unearned income.
- Step 2. Subtract \$20 SSI disregard from unearned income.
- Step 3. Determine total gross earned income.
- Step 4. Subtract any remainder of \$20 SSI disregard from gross earnings.
- Step 5. Subtract earned income deduction from remaining gross earnings. Earned income deduction is \$65 and one half of remainder of earnings.
- Step 6. Combine remainders from Step 2 and Step 5.
- Step 7. Compare to Income Standard for Individual. If income is ***equal to or*** greater than the individual limit, the applicant/enrollee is ineligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete budget steps 1 through 7 above using only the applicant/enrollee's income. If the income is ***equal to or*** greater than the individual limit, the applicant/enrollee is ineligible and there is no deeming. Consider MNP. If the applicant/enrollee's income is less than the FBR for one, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Note:

In the deeming process subtract COLAs from the RSDI of the ineligible spouse for the same years used for the recipient.

H-631.4 **Continued****Couple**

If both members of a couple are potentially eligible complete steps 1 through 4 separately for each individual and go to Step 5.

Step 1. Determine current RSDI.

Step 2. Subtract the January, 1984 widow/widower adjustment.

Step 3. Subtract all RSDI COLAs received beginning January, 1985.

Note:

DO NOT subtract the January, 1984 COLA.

Step 4. The remainder is the countable RSDI.

Step 5. Add any other countable unearned income.

Step 6. Subtract one \$20 SSI disregard per income unit, if applicable.

Step 7. Determine total gross earned income of the couple.

Step 8. Subtract any remainder of the \$20 SSI disregard from gross earnings.

Step 9. Subtract one earned income deduction from the remaining gross earnings of the income unit. The earned income deduction is \$65 and one half of the remainder of the earnings.

Step 10. Combine the remainders in Step 6 and Step 9.

Step 11. Compare total countable income to the current FBR for a couple.

H-631.4 Continued

If the income is ***equal to or*** greater than the current FBR for a couple, the applicants/enrollees are not eligible for Extended Medicaid as a Disabled Widow/Widower. Consider eligibility in MNP.

If the income is less than the current FBR for a couple, the applicants/enrollees are eligible for Extended Medicaid as a Disabled Widow/Widower.

H-631.5 Eligibility Decision

Evaluate all eligibility requirements and verification received to make the eligibility decision.

H-631.6 Certification Period

The certification period cannot exceed 12 months.

H-631.7 Notice of Decision

Send the appropriate notice of decision to the applicant/enrollee.

H-640 EARLY WIDOWS/WIDOWERS (EW/W)**H-640.1 GENERAL INFORMATION**

OBRA of 1987 extended Medicaid coverage effective July 1, 1988, to individuals who lose SSI eligibility because of the receipt of RSDI early widow/widower's benefits.

These are individuals who receive SSI prior to age 60 and are required to file for RSDI widow/widower's benefits.

Disregard the full amount of RSDI widow/widower's benefits received by the individual.

Retroactive eligibility prior to July 1988, is not applicable. Medicaid coverage continues to age 65 or until the beneficiary becomes entitled to Part A Medicare.

Note:

Recipients of RSDI early widow/widowers may become entitled to Part A Medicare prior to age 65 if they qualify under the End Stage Renal Disease provisions.

H-641 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-641.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/enrollee.

H-641.2 Establish Categorical Requirement

SSA has determined that the applicant/enrollee meets the blindness or disability requirement.

H-641.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/enrollee with regard to the following factors:

- Age I-100
- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Medicare Ineligibility I-1100
- Residence I-1900
- SSI Requirement: Loss of SSI H-600

H-641.4 Establish Need**A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of the:

- applicant/enrollee,
- applicant/enrollee and ineligible spouse living in the home, or
- applicants/enrollees who are a couple.

B. Determine Need/Countable Resources

Determine total countable resources of the members of the resource unit. Refer to [I-1630 Need - SSI-Related Resources](#).

Compare the countable resources to the SSI resource limit for the number in the resource unit. Refer to [Z-900 Resource Limits By Program](#).

If resources are greater than the limit, the applicant/enrollee is ineligible for Extended Medicaid as an Early Widow/Widower.

If resources are equal to or less than the limit, the applicant/enrollee is resource eligible for Extended Medicaid as an Early Widow/Widower.

C. Determine Need/Countable Income

Individual

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Disregard the full amount of Early Widow/Widowers RSDI benefits.
- Step 2. Determine total unearned income.
- Step 3. Subtract \$20 SSI disregard from unearned income.
- Step 4. Determine total gross earned income.
- Step 5. Subtract any remainder of \$20 SSI disregard from gross earnings.
- Step 6. Subtract earned income deduction from remaining gross earnings. Earned income deduction is \$65 and one half of remainder of earnings.
- Step 7. Combine remainders from Step 3 and Step 6.
- Step 8. Compare to Income Standard for Individual. If income is **equal to or** greater than the individual limit, the applicant/enrollee is ineligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete steps 1 through 8 above using only the applicant/enrollee's income. If the income is **equal to or** greater than the individual limit, the applicant/enrollee is ineligible and there is no deeming. Consider MNP. If the applicant/recipient's income is less than the FBR for one, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Note:

In the deeming process subtract COLAs from the RSDI of the ineligible spouse for the same years used for the applicant/enrollee.

Couple

If both members of a couple are potentially eligible, complete the following steps:

- Step 1. Disregard the full amount of Early Widow/Widowers RSDI benefits.
- Step 2. Combine all unearned income of the couple
- Step 3. Subtract one \$20 SSI disregard from unearned income.
- Step 4. Combine all earned income of the couple.
- Step 5. Subtract any remainder of the \$20 SSI disregard from gross earnings.
- Step 6. Subtract one earned income deduction from the remaining gross earnings. The earned income deduction is \$65 and one half of the remainder of the earnings.
- Step 7. Combine the remainders in Step 3 and Step 6.
- Step 8. Compare total countable income to the current FBR for a couple.

If the income is **equal to or** greater than the current FBR for a couple, the applicant/enrollee is not eligible for Extended Medicaid as an Early Widow/Widower. Consider eligibility in MNP.

If the income is less than the current FBR for a couple, the applicant/enrollee is eligible for Extended Medicaid as an Early Widow/Widower.

H-641.5 Eligibility Decision

Evaluate all eligibility requirements and verifications received to make the eligibility decision.

Reminder:

Explore **Retroactive Medical Eligibility**. Refer to [H-1800](#).

H-641.6 Certification Period

The certification period cannot exceed 12 months.

Eligibility must end when the enrollee becomes entitled to Medicare.

H-641.7 Notice of Decision

Send the appropriate notice of decision to the applicant/enrollee.

H-650 PICKLE**H-650.1 GENERAL INFORMATION**

Public Law 94-566, Section 503, protects Medicaid coverage for two different groups of aged, blind, or disabled persons who become ineligible for SSI or MSS as the result of:

- a cost of living increase in RSDI benefits, or
- any other income reason.

Group One consists of individuals who:

- are currently receiving RSDI benefits under Title II,
- were eligible to receive both SSI/MSS and RSDI in at least one month since April 1, 1977 (Refer to H-610 General Information on entitlement requirements), and
- lost SSI/MSS as the direct result of an RSDI COLA.

In the Extended Medicaid eligibility determination for Group One, disregard:

- the RSDI COLA that resulted in the termination of SSI/MSS, and
- all subsequent RSDI COLAs for the applicant/enrollee and spouse.

Group Two consists of individuals who:

- are currently receiving RSDI benefits under Title II,
- were eligible to receive both SSI/MSS and RSDI in at least one month since April 1, 1977 (Refer to H-610 General Information on entitlement requirements), and
- lost SSI/MSS eligibility for some income reason other than an RSDI COLA (increase in or receipt of Title II [RSDI] or other income), and

H-650.1 Continued

- would again be eligible for SSI except for COLAs received since the loss of SSI.

In the Extended Medicaid eligibility determination for Group Two, disregard all RSDI COLAs received after SSI/MSS eligibility was lost for the applicant/enrollee and spouse.

H-651 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-651.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/enrollee.

H-651.2 Establish Categorical Requirement

SSA has determined that the applicant/enrollee meets the age, blindness, or disability requirement.

H-651.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/enrollee with regard to the following factors:

- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Residence I-1900

- SSI Requirement: H-600
Concurrent Receipt and
Loss of SSI

H-651.4 Establish Need

A. Determine Composition of the Income/Resource Unit

The income/resource unit consists of the:

- applicant/enrollee,
- applicant/enrollee and ineligible spouse living in the home,
- a minor applicant/enrollee and his parent(s) living in the home, or
- applicant/enrollee who are a couple.

B. Determine Need/Countable Resources

Determine total countable resources of the members of the resource unit including resources deemed from the parents of an applicant/enrollee who is a minor. Refer to [I-1630 Need - SSI-Related Resources](#), and to [I-142, Need - Deeming](#).

Compare the countable resources to the SSI resource limit for the number in the resource unit. Refer to [Z-900 Resource Limits By Program](#).

If resources are greater than the limit, the applicant/enrollee is ineligible for Extended Medicaid under the Pickle Amendment.

If resources are equal to or less than the limit, the applicant/enrollee is resource eligible for Extended Medicaid under the Pickle Amendment.

H-651.4 Continued**C-1. Determine Need/Countable Income for Group One****Individual**

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine current RSDI.
- Step 2. Subtract the amount of the RSDI COLA which caused SSI/MSS ineligibility.
- Step 3. Subtract all RSDI COLAs received subsequent to the loss of SSI.
- Step 4. The remainder is the countable RSDI.
- Step 5. Add any other countable unearned income.
- Step 6. Subtract \$20 SSI disregard from unearned income.
- Step 7. Determine total gross earned income.
- Step 8. Subtract any balance of \$20 SSI disregard from gross earnings.
- Step 9. Subtract earned income deduction of \$65 and one half of the remainder from remaining gross earnings.
- Step 10. Combine amounts from Steps 6 and 9.
- Step 11. Compare total countable income to the current FBR for Individual. If income is less than or equal to the individual limit, the applicant/enrollee is income eligible.

Note:

An individual who loses SSI benefits because of receipt of a Title II (RSDI) COLA which increases their countable income to exactly the amount of the FBR (non-pay status EO1/NO1) is technically entitled to SSI and thus, Medicaid eligible under the Pickle Amendment (Group One).

H-651.4 Continued**Ineligible Spouse Deeming**

If there is an ineligible spouse with income, complete steps 1 through 11 above using only the applicant's/enrollee's income. If the income is greater than the individual limit, the applicant/enrollee is ineligible and there is no need to deem. Consider MNP. If the applicant's/recipient's income is **equal to or** less than the individual limit, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Note:

In the deeming process, subtract COLAs from the RSDI of the ineligible spouse for the same years used for the applicant/enrollee.

Parent(s) to Child Deeming

If the applicant/enrollee is a minor child, apply deeming policy, [I-1424.2 Income Deeming Procedures](#). Any income deemed from the parent(s) is considered unearned income of the applicant/enrollee.

Couple

If both members of a couple are potentially eligible, complete Steps 1 through 4 separately for each individual and go to Step 5.

- Step 1. Determine current RSDI.
- Step 2. Subtract the amount of the RSDI COLA which caused SSI/MSS ineligibility.
- Step 3. Subtract all RSDI COLAs received subsequent to the loss of SSI.
- Step 4. The remainder is the countable RSDI.
- Step 5. Add any other countable unearned income.
- Step 6. Subtract one \$20 SSI disregard from unearned income.
- Step 7. Determine total gross earned income.

- Step 8. Subtract any balance of the \$20 SSI disregard from gross earnings.
- Step 9. Subtract one earned income deduction of \$65 and one half of the remainder from the remaining gross earnings of the income unit.
- Step 10. Combine the amounts from Steps 6 and 9.
- Step 11. Compare total countable income to the current FBR for a couple. If the income is less than or equal to the current FBR for a couple, the applicants/enrollees are income eligible for Extended Medicaid under the Pickle Amendment.

Note:

An individual who loses SSI benefits because of receipt of a Title II (RSDI) COLA which increases their countable income to exactly the amount of the FBR (non-pay status EO1/NO1) is technically entitled to SSI and thus, Medicaid eligible under the Pickle Amendment (Group One).

C-2. Determine Need/Countable Income for Group Two

Individual

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine current RSDI.
- Step 2. Subtract all RSDI COLAs received subsequent to the loss of SSI/MSS.
- Step 3. The remainder is the countable RSDI.
- Step 4. Add any other countable unearned income.
- Step 5. Subtract \$20 SSI disregard from unearned income.

H-651.4 Continued

- Step 6. Determine gross earned income.
- Step 7. Subtract any balance of \$20 SSI disregard from gross earnings.
- Step 8. Subtract earned income deduction of \$65 and one half of remainder from remaining gross earnings.
- Step 9. Combine amounts from Steps 6 and 8.
- Step 10. Compare total countable income to the current FBR for Individual. If income is equal to or greater than the individual limit, the applicant/enrollee is income ineligible.

Exception:

If the increase in income is from Title II (RSDI) benefits compare the countable income to the current FBR for an individual. If the income is equal to the individual limit, the applicant/enrollee is income eligible. If the increase in income is from a source other than Title II (RSDI) the income must be less than the individual limit for the person to be income eligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete budget steps 1 through 10 above using only the applicant/enrollee's income. If the applicant/recipient's income is equal to or greater than the current FBR for an individual, the applicant/enrollee is ineligible and there is no need to deem. If the applicant/enrollee's income is less than the FBR for one, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Exception:

If the increase in income is from Title II (RSDI) benefits compare the countable income to the current FBR for an individual. If the income is equal to the individual limit, the applicant/enrollee is income eligible. If the increase in income is from a source other than Title II (RSDI) the income must be less than the individual limit for the person to be income eligible.

H-651.4 Continued**Note:**

In the deeming process subtract COLAs from the RSDI of the ineligible spouse for the same years used for the applicant/enrollee.

Parent(s) to Child Deeming

If the applicant/enrollee is a minor child, apply deeming policy, [I-1424.2 Income Deeming Procedures](#). Any income deemed from the parent(s) is considered unearned income of the applicant/enrollee.

Couple

- Step 1. Determine current RSDI.
- Step 2. Subtract all RSDI COLAs received subsequent to the loss of SSI/MSS.
- Step 3. The remainder is the countable RSDI.
- Step 4. Add any other countable unearned income.
- Step 5. Combine countable RSDI and unearned income for both members of the couple.
- Step 6. Subtract one \$20 SSI disregard per income unit.
- Step 7. Determine total gross earned income.
- Step 8. Subtract any balance of the \$20 SSI disregard from gross earnings.
- Step 9. Subtract one earned income deduction from the remaining gross earnings of the income unit.
- Step 10. Compare total countable income to the current FBR for a couple.

If the income is less than the current FBR for a couple, the applicants/enrollees are eligible for Extended Medicaid under the Pickle Amendment.

H-651.4 Continued**Exception:**

If the increase in income is from Title II (RSDI) benefits compare the countable income to the current FBR for an individual. If the income is equal to the individual limit, the applicant/enrollee is income eligible. If the increase in income is from a source other than Title II (RSDI) the income must be less than the individual limit for the person to be income eligible.

H-651.5 Eligibility Decision

Evaluate all eligibility requirements and verifications received to make the eligibility decision.

Reminder:

Explore **Retroactive Medical Eligibility**. Refer to [H-1800](#).

H-651.6 Certification Period

The certification period cannot exceed 12 months.

H-651.7 Notice of Decision

Send the appropriate notice of decision to the applicant/enrollee.

H-660 DISABLED WIDOWS/WIDOWERS AND DISABLED SURVIVING DIVORCED SPOUSES UNABLE TO PERFORM ANY SUBSTANTIAL GAINFUL ACTIVITY (SGA DISABLED W/W/DS)

H-660.1 GENERAL INFORMATION

Public Law 101-508, Section 5103 protects Medicaid coverage for widow(er)'s who become ineligible for SSI due to receipt of SSA Disabled Widow(er)'s Benefits as long as:

- they were receiving SSI for the month prior to the month they began receiving RSDI, and
- they would continue to be eligible for SSI if the amount of the RSDI benefit were not counted as income, and
- they are not entitled to Part A Medicare.

The enrollee loses eligibility for Extended Medicaid at entitlement to Part A Medicare. Each month of SSI eligibility, including a non-pay status month, is counted in the twenty-four month Medicare qualification.

H-661 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-661.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/enrollee.

H-661.2 Establish Categorical Requirement

SSA has determined that the applicant/enrollee meets the blindness or disability requirement.

H-661.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/enrollee with regard to the following factors:

- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Ineligibility for Part A Medicare I-1100
- Residence I-1900
- SSI Requirement: Loss of SSI H-600

H-661.4 Establish Need**A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of the:

- applicant/enrollee,
- applicant/enrollee and ineligible spouse living in the home, or
- applicant/enrollee who are a couple.

B. Determine Need/Countable Resources

Determine total countable resources of the members of the resource unit. Refer to [I-1630 Need - SSI-Related Resources](#).

Compare the countable resources to the SSI resource limit for the number in the resource unit. Refer to [Z-900 Resource Limits By Programs](#).

If resources are greater than the limit, the applicant/enrollee is ineligible for Extended Medicaid as an SGA Disabled W/W/DS.

If resources are equal to or less than the limit, the applicant/enrollee is resource eligible for Extended Medicaid as an SGA Disabled W/W/DS.

C. Determine Need/Countable Income

Individual

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine current RSDI.
- Step 2. Subtract all Disabled W/W/DS RSDI benefits received.
- Step 3. Subtract all COLAs beginning with January 1992.
- Step 4. Add any other countable unearned income.
- Step 5. Subtract \$20 SSI disregard from unearned income.
- Step 6. Determine total gross earned income.
- Step 7. Subtract any remainder of \$20 SSI disregard from gross earnings.
- Step 8. Subtract earned income deduction from remaining gross earnings. Earned income deduction is \$65 and one half of remainder of earnings.
- Step 9. Combine remainders from Step 5 and Step 8.
- Step 10. Compare to Income Standard for Individual. If income is equal to or greater than the individual limit, the applicant/enrollee is ineligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete budget steps 1 through 10 above using only the applicant/enrollee income. If the income is **equal to or** greater than the individual limit, the applicant/enrollee is ineligible and there is no deeming. If the

applicant/recipient's income is less than the FBR for one, apply deeming policy, [I-1424.2 Income Deeming Procedures](#).

Note:

In the deeming process, subtract COLAs from the RSDI of the ineligible spouse for the same years used for the applicant/enrollee.

H-661.4 Continued

Couple

If both members of a couple are potentially eligible complete Steps 1 through 3 separately for each individual and go to Step 4.

- Step 1. Determine current RSDI.
- Step 2. Subtract all Disabled W/W/DS RSDI benefits received.
- Step 3. Subtract all COLAs beginning with January, 1992.
- Step 4. Add any other countable unearned income.
- Step 5. Subtract one \$20 SSI disregard per income unit.
- Step 6. Determine total gross earned income of the couple.
- Step 7. Subtract any remainder of the \$20 SSI disregard from gross earnings.
- Step 8. Subtract one earned income deduction from the remaining gross earnings of the income unit. The earned income deduction is \$65 and one half of the remainder of the earnings.
- Step 9. Combine the remainders in Step 5 and Step 8.
- Step 10. Compare total countable income to the FBR for a couple.

If the income is ***equal to or*** greater than the current FBR for a couple, the applicants/enrollees are not eligible for Extended Medicaid as an SGA Disabled W/W/DS. Consider eligibility in MNP.

If the income is less than the current FBR for a couple, the applicants/enrollees are eligible for Extended Medicaid as an SGA Disabled W/W/DS.

H-661.5 Eligibility Decision

Evaluate all eligibility requirements and verification received to make the eligibility decision.

Reminder:

Explore **Retroactive Medical Eligibility**. Refer to [H-1800](#).

H-661.6 Certification Period

The certification period cannot exceed 12 months.

H-661.7 Notice of Decision

Send the appropriate Notice of Decision to the applicant/enrollee.