

Medicaid Asset Limit Fact Sheet - 2014

In 1972, Congress passed the Federal Supplemental Security Income (SSI) program and allowed states to link Medicaid eligibility for ABD (Aged, Blind & Disabled) population.

Ohio decided not to use the SSI determination as a guideline for eligibility for Medicaid.

Ohio is a 209(b) state. That means the state can be stricter than the federal government when deciding who is eligible for Medicaid.

Most other states use the eligibility guidelines for SSI to determine eligibility for their state Medicaid program.

For states that use the SSI guidelines, the amount of money a person is allowed to keep and still be eligible for Medicaid is at least \$2,000. (Medicaid Asset/Resource Limit)

Ohio will only let a person with a disability keep \$1,500 of their own money. That's \$500 less than most other states.

There are 10 other 209(b) states, but almost all of them have a higher asset limit than Ohio:

209(b) State	Asset Limit (ABD Single)
Connecticut	\$1,600
Hawaii	\$2,000
Illinois	\$2,000
Indiana	\$1,500 - Effective June 1, 2014 – Indiana will no longer be a 209(b) state – Asset limit will go up to \$2,000
Minnesota	\$3,000
Missouri*	\$1,000
New Hampshire	\$2,500
North Dakota	\$3,000
Oklahoma	\$2,000
Virginia	\$2,000

*Missouri is currently considering a bill to increase their asset limit to \$5,000 (HB 1223).

The ABD group is the only group that is subject to an Asset/Resource limit.

The Medicaid Asset Limit for individuals with disabilities participating in the Medicaid Buy-In Program for Workers with Disabilities is \$11,148. An individual who ages out of MBIWD would need to spend down their savings to \$1,500 to remain eligible for Medicaid.

The Medicaid Asset Limit in Ohio was established in 1974. An ABD participant would need \$7,088 in 2013 dollars to match the \$1,500 in buying power the Asset Limit had in 1974.

Person First Talking Points:

Self-advocates are working with legislators right now to introduce a bill that would increase the Medicaid Asset Limit from \$1,500 to at least \$2,000 for an individual. The bill has not been introduced yet, but when it is, legislators are going to need to know that you support this plan. As an advocate, you need to tell your legislator your name, where you live, and whether you get Medicaid and how much money you are allowed to keep.

Listed below are examples of what you can say to your legislator about this issue:

Hi, my name is _____.

I live in _____.

I think you should change the amount of money people with disabilities are allowed to keep and still be able to get Medicaid.

The amount of money that we can keep hasn't changed in 40 years.

If I could save more of my money, I would. (Tell them what you would save your money for.)

The low limit on savings makes it harder for me to be independent.

Other people on Medicaid don't have to "spend-down" their money to get Medicaid. Why do people with disabilities have to?