

BENEFIT ELIGIBILITY AT A GLANCE (as of 04/01/2025 - w/updates 2/20/26)

2026 Annual Federal Poverty Income Limit	\$15,960 Single \$21,640 Married	SCSEP (employment) program 125% of poverty Senior Project Fresh 185% of poverty Senior Commodities 135% of poverty/TEFAP 200% of poverty Utility Assistance 150% poverty			
BENEFIT	INCOME		ASSETS		COMMENTS
AD-Care <small>as of 2/20/26</small>	\$1,330 Single \$1,803 Married	\$9,950 Single \$14,910 Married	Full Medicaid benefits.		
Qualified Medicare Beneficiary (QMB) <small>(RFT 242) as of 2/20/26</small>	\$1,330 Single \$1,803 Married	\$9,950 Single \$14,910 Married	Medicare Part B premium paid by Medicaid. Also pays deductibles and co-insurance for Medicare Parts A/B. (No retro coverage) 100% FTL		
Specified Low-income Medicare Beneficiary (SLMB) <small>(RFT242) as of 2/20/26</small>	\$1,330 - \$1,596 Single \$1,803 - \$2,164 Married	\$9,950 Single \$14,910 Married	Medicare Part B premium paid by Medicaid. Must be eligible for Part A without paying a premium (free). 100%-120% FPL		
Additional Low-income Medicare Beneficiary (ALMB) <small>(RFT242) as of 2/20/26</small>	\$1,596 - \$1,796 Single \$2,164 - \$2,435 Married	\$9,950 Single \$14,910 Married	Medicare Part B premium is paid by Medicaid. Must have free Part A. No Medicaid card issued. Funds limited – first come, first served. 120%-135% FPL		
SSI (Supplemental Security Income) <small>as of 2/20/26</small>	\$994 Single \$1,491 Married	\$2,000 Single \$3,000 Married	Provides income and automatic Medicaid eligibility. Different for AFC's (Adult Foster Care) and HFA (Homes for Aged).		
NURSING HOME MEDICAID <small>(BEM 164) 2/20/26</small>	Less than the private pay rate.		\$9,950 Assets per person to apply (Home Equity Limits \$752,000 - \$1,091,000)	Spouse at home may keep a minimum of \$32,532 up to 1/2 of assets up to \$162,660 (BEM 402) Monthly spousal maintenance needs allowance \$4,066	
HCBW-MIChoice Waiver/PACE <small>as of 04/01/25</small>	\$2,901 per applicant (300% of SSI rate)	\$9,950 Single \$14,910 Married	In home service. Asset and income same as NH above. Applicant must meet nursing home level of care determination (LOCD).		
MEDICARE PART D RX ASSISTANCE (Extra Help/LIS) <small>as of 2/20/26</small>	\$1,995 Single/month \$2,705 Married/month	\$16,590 Single \$33,100 Married	Extra help paying premiums, deductible, and copays for Rx's -- Auto qualifies if eligible for Medicaid or a Medicare Savings Program. (QMB, SLMB, ALMB)		
Freedom to Work <small>Age 19-64; disabled; have a job; have limited resources, resides in MI; US Citizen as of 2/20/26</small>	Countable income at or below \$3,325 per month; must have earned income to stay in FTW		Resources less than \$9,950 in at application; allows up to \$75,000 after FTW begins	Provides Medicaid for a premium when income is over \$1,835-\$3,325. MIABLE Account is allowed (a financial account opened prior to age 26 by a person with a disability).	
MEDICAID DEDUCTIBLE <small>(RFT 240) as of 2013</small>	<u>County</u>	1	2	\$9,950 Single \$14,910 Married	Allowable medical expenses equal or exceed the deductible amount. 1. Determine gross monthly income. 2. Subtract \$20 disregard. 3. Subtract appropriate Protected Income Levels (PIL). 4. Balance is deductible amount. EXAMPLE: Monthly Income \$1,020 Disregard -20 \$1,000 (PIL) -375 Deductible amount \$625
	Alcona	350	475		
	Alpena	375	500		
	Arenac	341	466		
	Cheboygan	350	475		
	Crawford	350	475		
	Iosco	341	466		
	Montmorency	375	500		
	Ogemaw	350	475		
	Oscoda	341	466		
	Otsego	391	516		
	Presque Isle	341	458		
	Roscommon	375	500		
Healthy MI limits: age 19-64, no Medicare, 133% FPL Part B Premium is: \$202.90 ~ Part B Deductible: \$283 Part A Deductible: \$1,736 (per benefit period)					
State Health Insurance Program (SHIP) 1-800-803-7174			SMP Hotline		

*Amount does NOT include \$1,500 per person (single) or \$3,000 (married) burial funds set aside in a separate account. (BEM 400)

Note: If annual income is above \$109,000 (single) or \$218,000 (married), Part B premiums may be higher.

Note: Please refer to the Bridges Reference Tables Manual for further information.

MHEF Medigap Subsidy program has ended.