



State of Florida
Department of Children and Families

Ron DeSantis
Governor

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Secretary

DATE: January 26, 2024 **TRANSMITTAL NO.:** P-24-01-0001

TO: Economic Self Sufficiency Operations Managers
Economic Self Sufficiency Program Offices

FROM: Julie Reed, Chief, Program Policy
(Signature on File)

SUBJECT: Changes in the Standard Filing Unit for the Medicare Savings Programs

EFFECTIVE: Upon Receipt

This transmittal informs staff of a policy change in the family size for the standard filing unit (SFU) in the determination of eligibility for a Medicare Savings Programs (MSPs). This policy applies to Qualified Medicare Beneficiaries (QMB), Specified (Special) Low-Income Medicare Beneficiary (SLMB) and Qualifying Individuals 1 (QI1) coverage groups. The change allows other individuals living in the same household who are related to and dependent on the applicant and/or applicant's spouse for at least one-half of their financial support to be counted in the SFU.

This change only affects who is counted in the SFU for MSPs. The income from an ineligible spouse will continue to be counted in the budget, and there are no changes in the technical, income and asset requirements for the MSPs.

Background

The Centers for Medicare and Medicaid Services (CMS) issued a Final Rule effective November 17, 2023, to align the definition of the "family of the size involved" for Low-Income Subsidy (LIS) and MSPs. The Social Security Administration (SSA) is responsible for determining eligibility for LIS for Medicare beneficiaries who do not automatically qualify based on Medicaid eligibility. The Medicare Improvements for Patients and Providers Act of 2008 (MIPPA) requires states to assist in the determination of eligibility for LIS. Individuals who qualify for both Medicare and full Medicaid benefits are referred to as dual eligible for both programs.

Current Policy

For SSI-Related Medicaid, policy passage 2240.0100, the Standard Filing Unit (MSSI, SFP) is the individual or group of individuals whose income, assets, or needs are considered in the eligibility determination and benefit, income, and asset levels of the assistance group. Eligibility of the assistance group is based on a review of the total income and assets of all individuals in the SFU.

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Mission: Work in Partnership with Local Communities to Protect the Vulnerable, Promote Strong and Economically Self-Sufficient Families, and Advance Personal and Family Recovery and Resiliency

New Policy

For MSPs only, the SFU for an eligible individual or eligible couple includes the LIS definition of the “family size”. The “family size” includes the applicant, the applicant’s spouse (if living with the applicant), and any persons who are related by blood, marriage, or adoption, who are living with the applicant and spouse and who are dependent on the applicant or spouse for at least one half of their financial support. There is no requirement for the dependent relative(s) to be eligible for Medicaid.

Accept the individual’s statement as verification of the family size and statement of financial support provided to the dependent household member(s) listed on the application or a reported change, unless questionable.

The income and assets of the dependent SFU member(s) are not counted in the budget calculation for MSP to the eligible AG member(s). Only the needs of the financially dependent household members will be counted in the SFU when residing with the individual and/or couple. The number of individuals counted in the family size for the SFU determines the income level for the AG member(s).

Only the income and assets of the eligible individual, ineligible spouse or eligible couple counts in the determination of eligibility. The income and assets of an ineligible spouse will continue to be deemed to the eligible spouse. There is no change in the calculations of benefits when the SFU is for an eligible individual or eligible couple without dependents in the household.

For example, Medicare enrollee:

- Individual applies for an MSP and provides financial support to a sibling (dependent) residing in the same household. The income limit for the family size of two is used in the determination of eligibility for an MSP. The asset limit for the Medicare enrollee is based on the individual limit.
- Parent applies for an MSP and have a dependent child in the household. The income limit for the family size of two will be used in the determination of eligibility for an MSP. The asset limit for the Medicare enrollee is based on the individual limit.
- Couple applies for an MSP and-provides financial support to a grandchild (dependent) residing in the same household. The income limit for the family size of three is used in the determination of eligibility for the couple. The asset limit for the Medicare enrollees is based on the couple limit.

INTERIM CHANGES FOR THE MEDICARE SAVINGS PROGRAMS (MSPs):

Attachment 2 represents the MSPs financial standards for 2023 and the interim figures for January 2024 based on the household size.

System Instructions

Staff must evaluate eligibility for an MSP when the AG “FAILS”, QMB, SLMB or QI 1 based on income and there are financially dependent household members residing with the AG. Attachment 1 is the Medicare Savings Programs (MSPs) Family Size Budget Worksheet (manual) must be used to determine if the AG’s Countable Income is equal to or below the limit for an MSP.

Complete the ASIA/ASRE Driver and leave the case pending on AWAA. To create eligibility and authorize the case on the FLORIDA System, the following manual and systems instructions must be completed:

Step 1

Complete the attached draft MSP Family Size Budget Worksheet to calculate the AG’s Countable Income based on the family size of the SFU. If eligible, proceed to Step 2.

Step 2

The amount of income entered in the SSI-MA “field” on the AFMI, AFEI or AFSE screen must be reduced below the income limit based on the SFU size to create and “PASS” eligibility for the appropriate MSP coverage group. The SSI-MA Related income type(s) listed on AFSE must also be reduce below the income limit based on the SFU size on FLORIDA to create and ‘PASS, eligibility for the appropriate MSP coverage group. For example: income is below limit based on family size (manual worksheet) for QMB and within limits for either SLMB or QI 1. Eligibility for QMB must be “created and authorized”. Continue to Step 3

Step 3

Complete a FIAT to correct the amount of the Share of Cost (SOC) for an SSI-Related Medically Needy (MN) AG. The FIAT must be completed and authorized when the budget is run for the SOC. This step is not completed for a Family-Related MN AG.

Step 4

Enter comments on CLRC for all actions taken. The MSP Family Size Worksheet must be scanned on ACCESS Document Imaging (ADI).

Regional Program Offices with policy questions related to this transmittal should submit them through the Policy Technical Assistance Request page. For system-related questions, regional offices my contact Laquetta Anderson at Laquetta.Anderson@myflfamilies.com.

Attachments

Attachment 1: Medicare Savings Programs (MSPs) Family Size Budget Worksheet (manual)

Attachment 2: Medicare Savings Programs (MSPs) and Low-Income Subsidy (LIS) 2024 Financial Standards (Appendix A-9.1)

cc: Assistant Secretary for Economic Self-Sufficiency (Sharron Washington)
Assistant Secretary for Office of Child and Family Well-Being (Kate Williams)
Assistant Secretary for Office of Substance Abuse and Mental Health (Erica
Floyd Thomas)
Assistant Deputy Secretary for Operations (Tonyaleah Veltkamp)
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Strategic Programs and Innovation (Heather DeFrancisco)
AHCA (Tom Wallace, Ann Dalton, Paula James, Mia Harden, Jennifer Giddens)
Florida Healthy Kids (Suzetta Furlong)

Attachment 1

Medicare Savings Programs (MSPs) Family Size Budget Worksheet (manual)

Names: _____ Case #: _____ Covers Month(s) Of: _____

Check One: Eligible Individual Eligible Child Eligible Couple

MSP Family Size:

1	2	3	4	5	6	7	8	9	10 or more
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TOTAL MSP SFU: _____

DETERMINATION OF COUNTABLE INCOME: For couples, enter income for each and total.

A. Type INCOME: Enter source and amount for the

- (1) _____
- (2) _____
- (3) SUBTOTAL (if more than \$20, skip (4) and go to (5)
- (4) If subtotal is less than \$20, subtract subtotal from \$20 and enter the remainder of this amount to B(6)
 \$ 20.00
 - _____ subtotal from item (3) above
 \$ 20.00 enter this amount online B(6) below
- (5) If subtotal in (3) is more than \$20, deduct \$20 from subtotal in (3).
- (6) Subtotal.....
- (7) Add income based on need (e.g., Cash Assistance, VA pension)
- (8) TOTAL UNEARNED INCOME.....

Individual	+ Spouse	= Total
\$	\$	\$
\$	\$	\$
\$	\$	\$
		\$
		\$ -20.00
		\$
\$	\$	\$
		\$

B. EARNED INCOME

- (1) Wages.....
- (2) Net Income from self-employment
- (3) SUBTOTAL
- (4) Deduct student earnings
- (5) SUBTOTAL
- (6) Deduct any remainder of \$20 exclusion from A (4)
- (7) SUBTOTAL
- (8) Subtract work expenses
- (9) SUBTOTAL
- (10) Subtract 1/2 of balance in B (9)
- (11) SUBTOTAL
- (12) Subtract work expense (Blind Only)
- (13) Equals TOTAL EARNED INCOME

	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
		\$ -20.00
	\$	\$
		\$ -65.00
		\$
		\$
		\$
	\$	\$
		\$

C. TOTAL COUNTABLE INCOME (TOTAL UNEARNED INCOME FROM A (8) + TOTAL EARNED INCOME FROM B(13))
 \$ _____

MSP Family Size: _____
 INCOME LIMIT for MSP FAMILY SIZE: \$ _____ FOR QMB SLMB QI 1

II. **MSP FAMILY SIZE INCOME TEST:** Is the Total Countable Income \$ _____ equal to or less than the income standard of \$ _____ for the MSP SFU FAMILY Size, then:

- Yes, individual meets the income standards based on the MSP SFU FAMILY Size
- No, individual does not meet the income standard MSP SFU FAMILY Size

Eligible for: QMB SLMB QI 1

 Economic Self Sufficiency Specialist

 Date Completed

Attachment 2

Medicare Savings Programs (MSPs) and Low-Income Subsidy (LIS) 2024 Financial Standards

Medicare Savings Program (MSP) and Low-Income Subsidy (LIS)
Financial Standards
Interim Figures – Effective January 2024

Family Size	QMB	SLMB	QI 1	Asset Limit MSP	LIS	Asset Limit' LIS
FPL	100%	120%	135%		150%	
Individual	\$1,254	\$1,505	\$1,694	\$9,430	\$1,881	\$15,720
Couple/2	\$1,697	\$2,035	\$2,290	\$14,130	\$2,544	\$31,360
3	\$2,140	\$2,565	\$2,886		\$3,207	
4	\$2,583	\$3,095	\$3,482		\$3,870	
5	\$3,026	\$3,625	\$4,078		\$4,533	
6	\$3,469	\$4,155	\$4,674		\$5,196	
7	\$3,912	\$4,685	\$5,270		\$5,859	
8	\$4,355	\$5,215	\$5,866		\$6,522	
9	\$4,798	\$5,745	\$6,462		\$7,185	
10	\$5,241	\$6,275	\$7,058		\$7,848	
Additional Person	+443	+530	+596		+663	

2024 Medicare Premiums

Premium	Amount	Deductible
Part A- Hospital	Free for most or \$505	\$1,632
Part B- Medical	\$174.70	\$240 (annual)
Part C-Medicare Advantage Plan	Varies by Plan	Varies by Plan
Part D-Prescription Drug Cost	Varies by Plan	Varies by Plan

Medicare Savings Program (MSP) and Low-Income Subsidy (LIS)
Financial Standards
November 2023

Family Size	QMB	SLMB	QI 1	Asset Limit MSP	LIS	Asset Limit LIS
FPL	100%	120%	135%		150%	
Individual	\$1,215	\$1,458	\$1,641	\$9,090	\$1,823	\$16,660
Couple/2	\$1,644	\$1,972	\$2,219	\$13,630	\$2,465	\$33,240
3	\$2,072	\$2,486	\$2,797		\$3,108	
4	\$2,500	\$3,000	\$3,375		\$3,750	
5	\$2,929	\$3,514	\$3,954		\$4,393	
6	\$3,357	\$4,028	\$4,532		\$5,035	
7	\$3,785	\$4,542	\$5,110		\$5,678	
8	\$4,214	\$5,056	\$5,688		\$6,320	
9	\$4,642	\$5,570	\$6,267		\$6,963	
10	\$5,070	\$6,084	\$6,845		\$7,605	
Additional Person	+429	+514	+578		+642	

2023 Medicare Premiums

Premium	Amount	Deductible
Part A- Hospital	Free for most or \$506	\$1,600
Part B- Medical	\$164.90	\$226 (annual)
Part C-Medicare Advantage Plan	Varies by Plan	Varies by Plan
Part D-Prescription Drug Cost	Varies by Plan	Varies by Plan