

2014 Dual Eligible Standards
(Based On Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL)	\$ 993 - Individual	\$1,331 - Couple
Asset Limits:	\$7,160 - Individual	\$10,750 - Couple

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL)	\$1,187 - Individual	\$1,593 - Couple
Asset Limits:	\$7,160 - Individual	\$10,750 - Couple

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL)	\$1,333 - Individual	\$1,790 - Couple
Asset Limits:	\$7,160 - Individual	\$10,750 - Couple

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200% FPL)	\$3,975 - Individual	\$5,329 - Couple
Asset Limits:	\$4,000 - Individual	\$6,000 - Couple

Schedule MA-1

Non-MAGI Medical Assistance Income Standards

Persons Dependent On Income	Annual	Monthly
1	\$4,200	\$350
2	\$4,700	\$392
3	\$5,200	\$434
4	\$5,700	\$475
5	\$6,252	\$521
6	\$6,876	\$573
7	\$7,740	\$645
8	\$8,508	\$709
9	\$9,192	\$766
10	\$9,912	\$826
11	\$10,632	\$886
12	\$11,352	\$946
13	\$12,048	\$1,004
14	\$12,756	\$1,063
15	\$13,488	\$1,124
16	\$14,208	\$1,184
Each Additional Person	\$732	\$61

Schedule MA-1A

Non-MAGI Medical Assistance Income Standards

Consideration Periods

Persons Dependent On Income	6 Month Consideration Period
1	\$2,100
2	\$2,350
3	\$2,600
4	\$2,850
5	\$3,126
6	\$3,438
7	\$3,870
8	\$4,254
9	\$4,596
10	\$4,956
11	\$5,316
12	\$5,676
13	\$6,024
14	\$6,378
15	\$6,744
16	\$7,104
Each Additional Person	\$366

Schedule MA-2

Non-MAGI Resource Standards

Persons	Standard
1	\$2,500
2	\$3,000
3	\$3,100
4	\$3,200
5	\$3,300
6	\$3,400
7	\$3,500
8	\$3,600
Each Additional Person	\$100

MARYLAND MEDICAL ASSISTANCE PROGRAM

SCHEDULE MA-6

Average monthly amount payable for care in a skilled nursing facility

Effective 7/1/14	Average \$7,940
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Average daily amount payable for care in a skilled nursing facility

Effective 7/1/14	Average \$261
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Note: We have updated Schedule MA-6 out of sequence, using the Maryland average rate from the 2013 MetLife Market Survey of Nursing Home (and other LTC) Costs. As the MetLife Mature Market Initiative has discontinued its surveys, we will update effective July 1, 2015 based on the Genworth Study, which is scheduled to be released in April 2015. Thereafter we will make annual adjustments based on Maryland data from either the Genworth Study or the best available national study.

Life Estate and Remainder Interest Table MA-7

Age	Life Estate	Remainder	Age	<i>Life Estate</i>	Remainder	<i>Age</i>	Life Estate	Remainder
0	.97188	.02812	42	.90457	.09543	84	.36998	.63002
1	.98988	.01012	43	.89855	.10145	85	.35359	.64641
2	.99017	.00983	44	.89221	.10779	86	.33764	.66236
3	.99008	.00992	45	.88558	.11442	87	.32262	.67738
4	.98981	.01019	46	.87863	.12137	88	.30859	.69141
5	.98938	.01062	47	.87137	.12863	89	.29526	.70474
6	.98884	.01116	48	.86374	.13626	90	.28221	.71779
7	.98822	.01178	49	.85578	.14422	91	.26955	.73045
8	.98748	.01252	50	.84743	.15257	92	.25771	.74229
9	.98663	.01337	51	.83674	.16126	93	.24692	.75308
10	.98565	.01435	52	.82969	.17031	94	.23728	.76272
11	.98453	.01547	53	.82028	.17972	95	.22887	.77113
12	.98329	.01671	54	.81054	.18946	96	.22181	.77819
13	.98198	.01802	55	.80046	.19954	97	.21550	.78450
14	.98066	.01934	56	.79006	.20994	98	.21000	.79000
15	.97937	.02063	57	.77931	.22069	99	.20486	.79514
16	.97815	.02185	58	.76822	.23178	100	.19975	.80025
17	.97700	.02300	59	.75675	.24325	101	.19532	.80468
18	.97590	.02410	60	.74491	.25509	102	.19054	.80946
19	.97480	.02520	61	.73267	.26733	103	.18437	.81563
20	.97365	.02635	62	.72002	.27998	104	.17856	.82144
21	.97245	.02755	63	.70696	.29304	105	.16962	.83038
22	.97120	.02880	64	.69352	.30648	106	.15488	.84512
23	.96986	.03014	65	.67970	.32030	107	.13409	.86591
24	.96841	.03159	66	.66551	.33449	108	.10068	.89932
25	.96678	.03322	67	.65098	.34902	109	.04545	.95455
26	.96495	.03505	68	.63610	.36390			
27	.96290	.03710	69	.62086	.37914			
28	.96062	.03938	70	.60522	.39478			
29	.95813	.04187	71	.58914	.41086			
30	.95543	.04457	72	.57261	.42739			
31	.95254	.04746	73	.55571	.44429			
32	.94942	.05058	74	.53862	.46138			
33	.94608	.05392	75	.52149	.47851			
34	.94250	.05750	76	.50441	.49559			
35	.93868	.06132	77	.48742	.51258			
36	.93460	.06540	78	.47049	.52951			
37	.93026	.06974	79	.45357	.54643			
38	.92567	.07433	80	.43659	.56341			
39	.92083	.07917	81	.41967	.58033			
40	.91571	.08429	82	.40295	.59705			
41	.91030	.08970	83	.38642	.61358			

Schedule MA-8

Spousal Impoverishment Standards

	Resources	Effective
Maximum Spousal Share	\$117,240	1/1/14
Minimum Spousal Share	\$ 23,448	1/1/14

	Income	Effective
Basic Maintenance and Shelter Allowance	\$1,967	7/1/14
Excess Shelter Standard	\$ 590	7/1/14

Maximum Maintenance and Shelter Allowance (sum of Basic Maintenance and Shelter Allowance and Excess Shelter Allowance)	\$2,931	1/1/14
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Utility Standards: (used to compute the community spouse's excess shelter allowance)

Heat included in rent (LUA) (Food Stamps limited utility allowance)	\$ 246	1/1/14
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Heat paid separately from housing (SUA) (Food Stamps standard utility allowance)	\$ 406	1/1/14
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SSI Payment Rate

	Income	Effective
Individual	\$ 721	1/1/14
Couple	\$ 1,082	1/1/14

Substantial Gainful Activity (SGA) Limit:

	\$1,070	1/1/14
(If Blind:	\$1,800)	

Personal Needs Allowance (PNA)

	Income	Effective
Individual	\$ 76	7/1/14
Couple	\$ 152	7/1/14

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table
Updated July 1, 2013

Exact Age	Male Life Expectancy	Female Life Expectancy	Exact Age	Male Life Expectancy	Female Life Expectancy
0	75.90	80.81	38	40.07	44.14
1	75.43	80.28	39	39.15	43.19
2	74.46	79.31	40	38.23	42.24
3	73.48	78.32	41	37.31	41.29
4	72.50	77.34	42	36.40	40.35
5	71.51	76.35	43	35.50	39.42
6	70.53	75.36	44	34.60	38.49
7	69.54	74.37	45	33.70	37.56
8	68.55	73.38	46	32.82	36.64
9	67.55	72.39	47	31.94	35.73
10	66.56	71.39	48	31.06	34.82
11	65.57	70.40	49	30.20	33.92
12	64.57	69.41	50	29.35	33.02
13	63.58	68.41	51	28.50	32.13
14	62.60	67.42	52	27.66	31.24
15	61.62	66.44	53	26.84	30.36
16	60.64	65.45	54	26.02	29.48
17	59.68	64.47	55	25.21	28.60
18	58.72	63.49	56	24.41	27.73
19	57.77	62.51	57	23.61	26.87
20	56.83	61.53	58	22.82	26.00
21	55.89	60.56	59	22.04	25.15
22	54.96	59.58	60	21.27	24.30
23	54.03	58.61	61	20.50	23.46
24	53.11	57.64	62	19.74	22.63
25	52.18	56.67	63	18.99	21.81
26	51.25	55.70	64	18.24	20.99
27	50.32	54.73	65	17.51	20.19
28	49.39	53.76	66	16.79	19.39
29	48.45	52.79	67	16.08	18.61
30	47.52	51.82	68	15.39	17.84
31	46.59	50.86	69	14.70	17.08
32	45.65	49.89	70	14.03	16.33
33	44.72	48.93	71	13.37	15.59
34	43.79	47.97	72	12.72	14.87
35	42.86	47.01	73	12.09	14.16
36	41.93	46.05	74	11.47	13.47
37	41.00	45.09	75	10.87	12.79

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2002
Updated July 27, 2006

Exact Age	Male Life Expectancy	Female Life Expectancy	Exact Age	Male Life Expectancy	Female Life Expectancy
76	10.28	12.13	98	2.36	2.81
77	9.71	11.48	99	2.24	2.65
78	9.16	10.86	100	2.12	2.49
79	8.62	10.24	101	2.01	2.35
80	8.10	9.65	102	1.90	2.21
81	7.60	9.07	103	1.80	2.07
82	7.12	8.51	104	1.70	1.94
83	6.66	7.97	105	1.60	1.82
84	6.22	7.45	106	1.51	1.70
85	5.80	6.95	107	1.42	1.59
86	5.40	6.48	108	1.34	1.48
87	5.02	6.03	109	1.26	1.38
88	4.66	5.61	110	1.18	1.28
89	4.33	5.22	111	1.11	1.19
90	4.02	4.85	112	1.03	1.10
91	3.73	4.50	113	0.97	1.02
92	3.46	4.19	114	0.90	0.94
93	3.22	3.89	115	0.84	0.87
94	3.00	3.63	116	0.78	0.79
95	2.81	3.39	117	0.72	0.73
96	2.64	3.18	118	0.67	0.67
97	2.49	2.98	119	0.61	0.61

Notes:

The period life expectancy at a given age for 2002 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2002 over the course of their remaining life. For updates, see: <http://www.ssa.gov/OACT/STATS/table4c6.html>

Schedule MA-10

**Excess Home Equity Limit
For Exclusion of Long-Term Care Coverage**

Excess Home Equity Limit	Effective Date
\$543,000	2014