

# Health Care Eligibility – Quick Reference

## Aged, Blind and Disabled Categories (AABD)

Program	Income Limit		Income Disregards	Resource Limit		Excluded From Resources	Counted Toward Resource Limit	Other
	Individual	Couple		Individual	Couple			
<b>SSI</b> DHS does not determine eligibility for this category. Individuals who qualify for SSI automatically receive Health Care.  *Full Benefit	\$967	\$1450	\$ 20 General exclusion applied to unearned income first  \$65.00 + ½ of remainder of monthly earned income	\$2000	\$3000	<ul style="list-style-type: none"> <li>A home</li> <li>1 vehicle excluded</li> <li>A 2<sup>nd</sup> vehicle can be excluded if it is essential to the means of self-support of the individual or couple</li> <li>Some non-home income producing properties</li> <li>Life insurance without a cash surrender value</li> <li>Burial spaces</li> <li>Irrevocable burial arrangements</li> <li>Personal effects (ex. antiques)</li> </ul>	<ul style="list-style-type: none"> <li>Cash on hand in bank (less income received that month)</li> <li>Stocks and bonds</li> <li>Real property other than the home</li> <li>Personal property (ex. non-excludable car, trailers, boats, etc.)</li> <li>Life insurance with a cash surrender face is over \$1500</li> <li>Revocable burial funds (less \$1500 per spouse if \$1500 exclusion is not used through application of other burial arrangements)</li> </ul>	<ul style="list-style-type: none"> <li>Elderly, blind or disabled. Elderly is defined as age 65 or older</li> <li>SSI Recipient</li> <li>Retroactive eligibility based on information from SSA</li> </ul>
<b>AABD Adult Spend Down</b>  *Full Benefit	\$108.33  If income exceeds the limit, deduct medical bills	\$216.66  If income exceeds the limit, deduct medical bills	Same as SSI	Same as SSI		Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>Must re-enroll for spend-down every 3 months. The Spend-Down will be set up for a fixed period, not to exceed 3 months.</li> </ul>
<b>PICKLE (COLA)</b>  *Full Benefit	\$967	\$1450	Same as SSI  *Deduct all COLAs received since the loss of SSI	Same as SSI		Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>Current recipient of SSA</li> <li>Previously entitled to SSA and SSI concurrently</li> <li>Lost SSI for any reason and would be SSI eligible with deduction of all COLAs received since loss of SSI</li> <li>Retroactive eligibility based on information from SSA</li> </ul>

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<b>Disabled Adult Child (DAC)</b>  *Full Benefit	\$967	\$1450	Same as SSI *Deduct DAC entitlement plus any COLAs received since the loss of SSI	\$2000	\$3000	Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>Age 18 or older</li> <li>Became disabled or blind before age 22</li> <li>Lost SSI due to DAC entitlement or DAC increase</li> <li>Retroactive eligibility based on information from SSA</li> </ul>
<b>Widows/Widowers and Surviving Divorced Spouses with Disability (OBRA '90)</b>  *Full Benefit	\$967	\$1450	Same as SSI  *Deduct all SSA income	\$2000	\$3000	Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>Current recipient of SSA Widow/Widower or Disabled Surviving Divorced Spouse benefits</li> <li>Not entitled to Medicare</li> <li>Lost SSI due to entitlement of SSA Widows/Widowers/Surviving Divorced Spouse benefits</li> <li>Retroactive eligibility based on information from SSA</li> </ul>
<b>Nursing Facility, Assisted Living, ARChoices &amp; DDS Waiver</b>  *Full Benefit	\$2,901 (All applicants are treated as individuals for income purposes)		Income of spouse and children not counted	\$2000	\$3000	Same as SSI, except when one spouse is institutionalized, the other may be able to keep a portion of the resources up to \$157,920 based on a formula	Same as SSI	<ul style="list-style-type: none"> <li>Functional eligibility</li> <li>Categorical eligibility</li> <li>Institutional status</li> <li>Cost effective</li> <li>Level of Care assessment</li> <li>ARChoices, Assisted Living Facility, and DDS – No retroactive coverage</li> </ul>
<b>Medicare Savings Program</b> <b>ARSeniors</b> (Provides Full Medicaid) <b>QMB</b> (Pays Part B premiums, deductibles & copays) <b>SMB</b> (Pays Part B premium) <b>QI-1</b> (Pays Part B premium) <b>QDWI</b> (Pays Part A premium)  *QMB, SMB, QI-1 and QDWI (Limited Benefit)	\$1004.00  \$1255.00  \$1506.00 \$1694.25 \$2510.00	\$1362.67  \$1703.33  \$2044.00 \$2299.50 \$3406.67	Same as SSI	<b>ARSeniors, QMB, SMB and QI-1 Resource Limit</b> \$9,660.00                      \$14,470.00  <b>QDWI Resource Limit</b> \$4,000.00                      \$6,000.00		Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>Medicare beneficiary</li> <li>Age 65 or older, blind or disabled</li> <li>ARSeniors is only for individuals aged 65 or older. Retroactive coverage three (3) months prior to application date</li> <li>QMB – not eligible for retroactive coverage</li> <li>SMB/QI-1 – Retroactive coverage can be up to 3 months, but QI-1 cannot go prior to January 1 in the year of application</li> </ul>

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	Individual	Couple		Individual	Couple			
<b>PACE</b> *Full Benefit	\$2,901 *All applicants are treated as individuals for income purposes		Income of Spouse and Children not counted	\$2000	\$3000	Same as SSI, except when one spouse is institutionalized and the other may be able to keep a portion of the resources up to \$157,920 based on a formula.	Same as SSI	<ul style="list-style-type: none"> <li>• 55 years old or older</li> <li>• Live in PACE area</li> <li>• Functional eligibility</li> <li>• Cost of care contribution</li> <li>• Not eligible for retroactive coverage</li> </ul>
<b>Workers with Disabilities</b> *Full Benefit	No earned limit. Unearned income must be at or under the individual SSI limit. Total income will be used to determine cost-sharing amount.		N/A	No Resource Limit		N/A	N/A	<ul style="list-style-type: none"> <li>• Meet disability criteria</li> <li>• Eligible for SSI except for earned income</li> <li>• Working (as defined in policy)</li> <li>• Retroactive coverage 3 months prior to application date</li> </ul>
<b>TEFRA</b> *Full Benefit	\$2,901 (Only child's income is counted)		N/A	\$2000 (Only child's resources are counted)		Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>• Functional eligibility</li> <li>• Children who would otherwise be institutionalized</li> <li>• Custodial parents with taxable income at or above 150% of the FPL or over \$25,000 in annual income, whichever is more, must pay a premium based on income</li> <li>• Retroactive coverage 3 months prior to application date</li> </ul>
<b>Autism</b> *Full Benefit	\$2,901 (Only child's income is counted)		N/A	\$2000 (Only Child's resources are counted)		Same as SSI	Same as SSI	<ul style="list-style-type: none"> <li>• Functional eligibility</li> <li>• Autism diagnosis</li> <li>• Disability determination</li> <li>• Must apply and be approved by 5<sup>th</sup> birthday.</li> <li>• Age restriction of 18 months-8<sup>th</sup> birthday.</li> <li>• No retroactive coverage</li> </ul>

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# Health Care Eligibility – Quick Reference

## Families and Individuals Group (MAGI)

Program	Income Limit		Earned Income Deductions		Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other
	Family Size	Income	Family Size	Income				
<b>ARKids A</b> *Full Benefit	<b>142% of FPL</b> 1 \$1,782.10 2 \$2,418.73 3 \$3,055.37 4 \$3,692.00 5 \$4,328.63  Add \$636.63 for each additional member		<b>147% of FPL</b> Additional 5% Income Disregard if child has insurance 1 \$1,844.85 2 \$2,503.90 3 \$3,162.95 4 \$3,822.00 5 \$4,481.05  Add \$659.05 for each additional member		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>Children under age 19 yrs. old</li> <li>Relationship/Living arrangement criteria</li> <li>Eligible for additional 5% Income Disregard if needed for eligibility and child has insurance</li> <li>Retroactive coverage can begin 3 months prior to application date</li> <li>PCP assignment required</li> <li>12-month continuous eligibility</li> </ul>
<b>ARKids B</b> *Limited Benefit	<b>211% of FPL</b> 1 \$2,648.05 2 \$3,594.03 3 \$4,540.02 4 \$5,486.00 5 \$6,431.98  Add \$945.98 for each additional member		<b>216% of FPL</b> Additional 5% Income Disregard if needed 1 \$2,710.80 2 \$3,679.20 3 \$4,647.60 4 \$5,616.00 5 \$6,584.40  Add \$968.40 for each additional member		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>Children under age 19 yrs. old</li> <li>Relationship/Living arrangement criteria</li> <li>Eligible for additional 5% Income Disregard if needed for eligibility</li> <li>Retroactive coverage can begin 3 months prior to application date</li> <li>Copays required</li> <li>PCP assignment</li> <li>12-month continuous eligibility</li> </ul>
<b>Pregnant Women</b> *Full Benefit	<b>209% of FPL</b> 1 \$2,622.95 2 \$3,559.97 3 \$4,496.98 4 \$5,434.00 5 \$6,371.02  Add \$937.02 for each additional member		<b>214% of FPL</b> Additional 5% Income Disregard if needed 1 \$2,685.70 2 \$3,645.13 3 \$4,604.57 4 \$5,564.00 5 \$6,523.43  Add \$959.43 for each additional member		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>Pregnant</li> <li>Number of expected babies are included in the household size</li> <li>Retroactive coverage is determined by the current PW eligibility determination and should have alleged medical expenses for the retro period</li> <li>Coverage ends at 60<sup>th</sup> day post-partum</li> </ul>

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	Family Size	Income	Family Size	Income				
<b>Unborn Child</b>	<b>209% of FPL</b>		<b>214% of FPL</b>		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>• Pregnant</li> <li>• Number of expected babies are included in the household size</li> <li>• Retroactive coverage is determined by the current PW eligibility determination and should have alleged medical expenses for the retro period</li> <li>• Coverage ends at 60<sup>th</sup> day post-partum</li> </ul>
*Limited Benefit	1	\$2,622.95	Additional 5% Income Disregard if needed					
	2	\$3,559.97	1	\$2,685.70				
	3	\$4,496.98	2	\$3,645.13				
	4	\$5,434.00	3	\$4,604.57				
	5	\$6,371.02	4	\$5,564.00				
	Add \$937.02 for each additional member		5	\$6,523.43				
			Add \$959.43 for each additional member					
<b>Parents/Caretaker Relatives</b>	1	\$124.00	No Income Disregards		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>• Must be have a child under age 18 in the home</li> <li>• Deprivation does not have to exist</li> <li>• Retroactive coverage can begin 3 months prior to application date</li> </ul>
*Full Benefit	2	\$220.00						
	3	\$276.00						
	4	\$334.00						
	5	\$388.00						
	6	\$448.00						
	7	\$505.00						
	8	\$561.00						
	9>	\$618.00						
<b>ARHOME Program (Adult Expansion Group)</b>	<b>133% of FPL</b>		<b>138% of FPL</b>		N/A	N/A	N/A	<ul style="list-style-type: none"> <li>• Must be between ages 19-64</li> <li>• Cannot be pregnant at time of application</li> <li>• Not eligible for or enrolled in Medicare</li> <li>• Cannot be eligible for Parent/Caretaker Relative</li> <li>• Eligible for additional 5% Income Disregard if needed for eligibility</li> <li>• Retroactive coverage 30 days prior to the date of application</li> </ul>
*Full Benefit	1	\$1,669.15	Additional 5% Income Disregard if needed					
	2	\$2,265.43	1	\$1,731.90				
	3	\$2,861.72	2	\$2,350.60				
	4	\$3,458.00	3	\$2,969.30				
	5	\$4,054.28	4	\$3,588.00				
	Add \$596.28 for each additional member		5	\$4,206.70				
			Add \$618.70 for each additional member					

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	Family Size	Income	Family Size	Income				
<b>Former Foster Care</b>  *Full Benefit	No Income Limit		No Income Disregards		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> <li>• Must have aged out of the Arkansas Foster Care Program between the ages of 19 through 21</li> <li>• If aged out of foster care in another state, must have reached the age of 18 on or after January 1, 2023</li> <li>• Retroactive coverage can begin up to 3 months prior to application</li> <li>• 12-month continuous eligibility for recipients under 19</li> </ul>
<b>Non-MAGI Families</b> <b>Spend Down</b> (a) Pregnant Woman (b) Under-18 (U-18) (c) Unemployed Parent (d) AFDC related  *Full Benefit	1      \$108.33 2      \$216.66 3      \$275.00 4      \$333.33  Add \$58.33 for each additional member  Deduct outstanding medical bills if income exceeds limit for household size	<ul style="list-style-type: none"> <li>• Deduct \$90 for work-related expense</li> <li>• Deduct actual childcare expenses up to \$200 a month for a child under age 2 or \$175 a month for a child aged 2 or older</li> </ul>	<b>Family Size</b> 1      \$2000 2      \$3000 3      \$3100 4      \$3200  Add \$100 for each additional person	<ul style="list-style-type: none"> <li>• A home</li> <li>• Household and personal goods</li> <li>• Student loans and grants</li> <li>• Other bona fide loans</li> <li>• One burial plot per family member</li> </ul>	<ul style="list-style-type: none"> <li>• Cash on hand or in the bank (less income received that month)</li> <li>• Stocks and bonds</li> <li>• Accessible trust funds</li> <li>• Cash surrender value of life insurance policies</li> <li>• U. S. Savings Bonds</li> <li>• Other personal property</li> <li>• Equity value of more than \$1500 is counted for one car. Full equity value is counted for additional cars</li> </ul>	(a) Pregnant Woman only (b) Under-18: Children under 18 years only (c) Deprivation due to unemployment of parent (d) Deprivation due to absence, death or disability of parent  <ul style="list-style-type: none"> <li>• Retroactive coverage can begin up to 3 months prior to application</li> </ul>		

\*This is a summary of eligibility requirements. Other factors will also enter determining your eligibility for a program. Unless otherwise noted, all categories receive "full" Health Care. Benefit packages are defined by the Department of Human Services, Division of Medical Services. This information was current at the time this summary was prepared but changes may have been made subsequently due to federal regulations, state laws, court decisions or other factors. DHS cannot be bound by any information in this reference chart that conflicts with current policy or program requirements. Arkansas' complete Health Care Policy can be found at: <https://humanservices.arkansas.gov/divisions-shared-services/county-operations/division-policies/> Additional information is available at: <https://medicaid.mmis.arkansas.gov/>

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