

Issue 63: INSIDER'S EDGE: Federal Poverty Level Forecast for 2014

Good morning, Insiders. Welcome to another riveting issue of your favorite series with your hostess, Medicaid Marge. Dreary weather earlier this week still got you down? No worries, the forecast is improving and sunshine should be on its way! (Or at least so the good folks who program my weather apps tell me....)



A Change in the Forecast: Federal Poverty Levels (FPL) for 2014

While I don't always excel at predicting the weather, one thing I can share with you today is the forecast for the Federal Poverty Guidelines. Just like the weather, they're changing! That's right, the Federal Poverty Guidelines have been updated for 2014.

Here's a snapshot of what the new guidelines look like:

| % of FPL | Family Size | | | | |
|----------|-------------|----------|----------|----------|-----------|
| | 1 | 2 | 3 | 4 | 5 |
| 50% | \$5,835 | \$7,865 | \$9,895 | \$11,925 | \$13,955 |
| 100% | \$11,670 | \$15,730 | \$19,790 | \$23,850 | \$27,910 |
| 116% | \$13,537 | \$18,247 | \$22,956 | \$27,666 | \$32,376 |
| 138% | \$16,105 | \$21,707 | \$27,310 | \$32,913 | \$38,516 |
| 185% | \$21,590 | \$29,101 | \$36,612 | \$44,123 | \$51,634 |
| 200% | \$23,340 | \$31,460 | \$39,580 | \$47,700 | \$55,820 |
| 225% | \$26,258 | \$35,393 | \$44,528 | \$53,663 | \$62,798 |
| 250% | \$29,175 | \$39,325 | \$49,475 | \$59,625 | \$69,775 |
| 300% | \$35,010 | \$47,190 | \$59,370 | \$71,550 | \$83,730 |
| 350% | \$40,845 | \$55,055 | \$69,265 | \$83,475 | \$97,685 |
| 400% | \$46,680 | \$62,920 | \$79,160 | \$95,400 | \$111,640 |

What else do savvy Insiders need to know?

As you know, eligibility for both Medicaid and Advance Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSR) to help pay for Qualified Health Plans (QHP) is based in part on a consumer's federal poverty level (FPL).

2014 FPLs must now be used to determine Medicaid eligibility. In order to help align CARES with the new expanded Medicaid income limits, the Department of Human Resources (DHR) adjusted the FPL amounts in CARES effective May 1, 2014 to resemble the 2014 Affordable Care Act (ACA) rules.

Simple enough right? Not so fast, Insiders! Stay with me here....

2013 FPLs will continue to be used to determine eligibility for APTC and CSR. One thing many readers may not know is that while 2014 FPLs must now be used for determining Medicaid eligibility, these changes will *not* impact applications for QHP coverage. This means that individuals who experience a qualifying life event and are eligible for a special enrollment period to apply for a QHP will continue to be assessed using the 2013 FPLs until the next open enrollment period begins on November 15, 2014.

A Resource for Caseworkers

To help our caseworkers who work closely every day with individuals applying for Medicaid, I've attached a resource I hope you will find useful:

- Monthly Income and Asset Guidelines for Medical Care Programs

Have a great weekend, everyone! Questions? You know where to send them! E-mail me at dhmh.medicaidmarge@maryland.gov.