

Issue 80: INSIDER'S EDGE: Coverage Groups for 19- and 20-year-olds

Dear Marge,

Typically, a 19- or 20-year-old is an F98. The income limit for this coverage group is 123% of the federal poverty level (FPL). If a young adult's income exceeds 123% FPL, do they bump up to A02 (limit 138% FPL) or is the A02 only for those 21 and above? Do we have any other options for 19- and 20-year-olds?

—*Baffled in Baltimore County*

Excellent question! When it comes to coverage groups, there are three options for MAGI-eligible 19- and 20-year-olds.

Childless Adults

- A02—Childless Adults up to 65, up to 138% FPL

Families & Children

- A03—New, Parents and Caretaker Relatives (includes children 19 & 20 years old), 124–138% FPL
- F98—Children 19 & 20 years old, up to 123% FPL

The coverage group a 19- or 20-year-old qualifies for depends on how the individual applies for benefits. Are they applying alone or with their parents?

Flying Solo: 19- and 20-Year-Olds Applying Alone



A 19- or 20-year-old will *always* qualify as an A02 if they apply for benefits independently and their income is less than 138% FPL. Solo flyers who are 19 or 20 will not be placed in F98.

Not Ready to Leave the Nest: 19- and 20-Year-Olds Applying with a Parent/Caretaker Relative



The rules are a little more complicated for young adults applying with their parent or caretaker relative.

- A03—A 19- or 20-year-old applies with their parent or caretaker relative and is between 123% and 138% FPL.
- F98—A 19- or 20-year-old applies with their parent or caretaker relative and has an income at or below 123% FPL.

Have a great weekend, Insiders! Interested in making an inquiry? Send your questions my way, dhmh.medicaidmarge@maryland.gov.