

2024 Dual Eligible Standards
(Updated 2/21/2024)
(Based On Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)*	\$ 1,275 - Individual	\$1,724 - Couple
Asset Limits:	\$9,430 - Individual	\$14,130 - Couple

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)*	\$1,526 - Individual	\$2,064 - Couple
Asset Limits:	\$9,430 - Individual	\$14,130 - Couple

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)*	\$1,715 - Individual	\$2,320 - Couple
Asset Limits:	\$9,430 - Individual	\$14,130 - Couple

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200%FPL + \$20) <i>(Figures include additional earned income disregards)</i>	\$5,105 - Individual	\$6,899 - Couple
Asset Limits:	\$4,000 - Individual	\$6,000 - Couple

*\$20 = Amount of the Monthly SSI Income Disregard

Schedule MA-1

Medically Needy Income Standards

(Non-MAGI)

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

Medically Needy Income Standards

Persons Dependent	<u>Consideration Periods</u>	
	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

Medically Needy Resource Standards

(Non-MAGI)

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

Schedule MA-2A
Categorically Needy Resource Standards
(Non-MAGI)

Effective	Individual	Couple
1/1/1989	\$2,000	\$3,000

Schedule MA-3

Category and Scope Codes

Removed Effective April 1, 2004

Per Manual Release 116

(These codes were pre-CARES)

Schedule MA-4

List of Private Licensed Long-Term Care Facilities

Removed Effective April 1, 2004
Per Manual Release 116

Schedule MA-5

List of Licensed State Long-Term Care Facilities

Removed prior to 1997

MARYLAND MEDICAL ASSISTANCE PROGRAM

SCHEDULE MA-6

Average monthly amount payable for care in a skilled nursing facility

Effective 1/1/24	Average \$11,513
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Average daily amount payable for care in a skilled nursing facility

Effective 1/1/24	Average \$379
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Note: Based on the Genworth 2024 Cost of Care Survey, December 2023

<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

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			

26 CFR 20.2031-7, 49 Federal Register

Schedule MA-8
 (Updated 2/28/2024)
Spousal Impoverishment Standards

	Resources	Effective
Maximum Spousal Share	\$154,140	1/1/24
Minimum Spousal Share	\$ 30,828	1/1/24

	Income	Effective
Basic Maintenance and Shelter Allowance	\$2,465	7/1/23
Excess Shelter Standard	\$ 739	7/1/23
Maximum Maintenance and Shelter Allowance (sum of Basic Maintenance and Shelter Allowance and Excess Shelter Allowance)	\$3,853	1/1/24

Utility Standards: (used to compute the community spouse's excess shelter allowance)

Heat included in rent (LUA) (Food Stamps limited utility allowance)	\$ 337	1/1/24
Heat paid separately from housing (SUA) (Food Stamps standard utility allowance)	\$ 551	1/1/24

SSI Payment Rate

	Income	Effective
Individual	\$ 943	1/1/24
Couple	\$ 1,415	1/1/24

Substantial Gainful Activity (SGA) Limit:

	\$1,550	1/1/24
(If Blind:	\$2,590)	

Personal Needs Allowance (PNA)

	Income	Effective
Individual	\$ 98	7/1/23
Couple	\$ 196	7/1/23

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2020, as used in the 2023 Trustee Report

Exact age	Male			Female		
	Death probability a	Number of lives b	Life expectancy	Death probability a	Number of lives b	Life expectancy
0	0.005837	100,000	74.12	0.004907	100,000	79.78
1	0.000410	99,416	73.55	0.000316	99,509	79.17
2	0.000254	99,376	72.58	0.000196	99,478	78.19
3	0.000207	99,350	71.60	0.000160	99,458	77.21
4	0.000167	99,330	70.62	0.000129	99,442	76.22
5	0.000141	99,313	69.63	0.000109	99,430	75.23
6	0.000123	99,299	68.64	0.000100	99,419	74.24
7	0.000113	99,287	67.65	0.000096	99,409	73.25
8	0.000108	99,276	66.65	0.000092	99,399	72.25
9	0.000114	99,265	65.66	0.000089	99,390	71.26
10	0.000127	99,254	64.67	0.000092	99,381	70.27
11	0.000146	99,241	63.68	0.000104	99,372	69.27
12	0.000174	99,227	62.69	0.000123	99,362	68.28
13	0.000228	99,209	61.70	0.000145	99,349	67.29
14	0.000312	99,187	60.71	0.000173	99,335	66.30
15	0.000435	99,156	59.73	0.000210	99,318	65.31
16	0.000604	99,113	58.76	0.000257	99,297	64.32
17	0.000814	99,053	57.79	0.000314	99,271	63.34
18	0.001051	98,972	56.84	0.000384	99,240	62.36
19	0.001250	98,868	55.90	0.000440	99,202	61.38
20	0.001398	98,745	54.97	0.000485	99,159	60.41
21	0.001524	98,607	54.04	0.000533	99,111	59.44
22	0.001612	98,456	53.12	0.000574	99,058	58.47
23	0.001682	98,298	52.21	0.000617	99,001	57.50
24	0.001747	98,132	51.30	0.000655	98,940	56.54
25	0.001812	97,961	50.39	0.000700	98,875	55.58

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2020, as used in the 2023 Trustee Report (continued)

Exact age	Male			Female		
	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy
27	0.001974	97,599	48.57	0.000796	98,732	53.66
28	0.002070	97,406	47.66	0.000851	98,654	52.70
29	0.002172	97,205	46.76	0.000914	98,570	51.74
30	0.002275	96,994	45.86	0.000976	98,480	50.79
31	0.002368	96,773	44.97	0.001041	98,383	49.84
32	0.002441	96,544	44.07	0.001118	98,281	48.89
33	0.002517	96,308	43.18	0.001186	98,171	47.94
34	0.002590	96,066	42.29	0.001241	98,055	47.00
35	0.002673	95,817	41.39	0.001306	97,933	46.06
36	0.002791	95,561	40.50	0.001386	97,805	45.12
37	0.002923	95,294	39.62	0.001472	97,670	44.18
38	0.003054	95,016	38.73	0.001549	97,526	43.24
39	0.003207	94,725	37.85	0.001637	97,375	42.31
40	0.003333	94,422	36.97	0.001735	97,215	41.38
41	0.003464	94,107	36.09	0.001850	97,047	40.45
42	0.003587	93,781	35.21	0.001950	96,867	39.52
43	0.003735	93,445	34.34	0.002072	96,678	38.60
44	0.003911	93,096	33.46	0.002217	96,478	37.68
45	0.004137	92,732	32.59	0.002383	96,264	36.76
46	0.004452	92,348	31.73	0.002573	96,035	35.85
47	0.004823	91,937	30.87	0.002777	95,788	34.94
48	0.005214	91,493	30.01	0.002984	95,522	34.04
49	0.005594	91,016	29.17	0.003210	95,237	33.14
50	0.005998	90,507	28.33	0.003476	94,931	32.24
51	0.006500	89,964	27.50	0.003793	94,601	31.35
52	0.007081	89,380	26.67	0.004136	94,242	30.47

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2020, as used in the 2023 Trustee Report (continued)

Exact age	Male			Female		
	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy
54	0.008394	88,062	25.06	0.004870	93,430	28.72
55	0.009109	87,323	24.27	0.005261	92,975	27.86
56	0.009881	86,528	23.48	0.005714	92,486	27.01
57	0.010687	85,673	22.71	0.006227	91,958	26.16
58	0.011566	84,757	21.95	0.006752	91,385	25.32
59	0.012497	83,777	21.21	0.007327	90,768	24.49
60	0.013485	82,730	20.47	0.007926	90,103	23.67
61	0.014595	81,614	19.74	0.008544	89,389	22.85
62	0.015702	80,423	19.03	0.009173	88,625	22.04
63	0.016836	79,160	18.32	0.009841	87,812	21.24
64	0.017908	77,828	17.63	0.010529	86,948	20.45
65	0.018943	76,434	16.94	0.011265	86,032	19.66
66	0.020103	74,986	16.26	0.012069	85,063	18.88
67	0.021345	73,479	15.58	0.012988	84,037	18.10
68	0.022750	71,910	14.91	0.014032	82,945	17.34
69	0.024325	70,274	14.24	0.015217	81,781	16.58
70	0.026137	68,565	13.59	0.016634	80,537	15.82
71	0.028125	66,773	12.94	0.018294	79,197	15.08
72	0.030438	64,895	12.30	0.020175	77,748	14.36
73	0.033249	62,919	11.67	0.022321	76,180	13.64
74	0.036975	60,827	11.05	0.025030	74,479	12.94
75	0.040633	58,578	10.46	0.027715	72,615	12.26
76	0.044710	56,198	9.88	0.030631	70,603	11.60
77	0.049152	53,685	9.32	0.033900	68,440	10.95
78	0.054265	51,047	8.77	0.037831	66,120	10.31
79	0.059658	48,277	8.25	0.042249	63,618	9.70

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2020, as used in the 2023 Trustee Report (continued)

Exact age	Male			Female		
	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy	Death probability <i>a</i>	Number of lives <i>b</i>	Life expectancy
81	0.072130	42,420	7.25	0.052545	58,058	8.53
82	0.079691	39,360	6.77	0.058685	55,007	7.98
83	0.088578	36,224	6.31	0.065807	51,779	7.44
84	0.098388	33,015	5.88	0.074052	48,372	6.93
85	0.109139	29,767	5.47	0.083403	44,790	6.44
86	0.120765	26,518	5.07	0.093798	41,054	5.99
87	0.133763	23,316	4.70	0.104958	37,203	5.55
88	0.148370	20,197	4.35	0.117435	33,299	5.15
89	0.164535	17,200	4.02	0.131540	29,388	4.76
90	0.182632	14,370	3.72	0.146985	25,522	4.41
91	0.202773	11,746	3.44	0.163592	21,771	4.08
92	0.223707	9,364	3.18	0.181562	18,209	3.78
93	0.245124	7,269	2.96	0.200724	14,903	3.51
94	0.266933	5,487	2.75	0.219958	11,912	3.27
95	0.288602	4,023	2.57	0.239460	9,292	3.05
96	0.309781	2,862	2.42	0.258975	7,067	2.85
97	0.330099	1,975	2.28	0.278225	5,237	2.68
98	0.349177	1,323	2.15	0.296912	3,780	2.52
99	0.366635	861	2.04	0.314727	2,657	2.37
100	0.384967	545	1.93	0.333610	1,821	2.23
101	0.404215	335	1.83	0.353627	1,214	2.09
102	0.424426	200	1.73	0.374844	784	1.96
103	0.445648	115	1.63	0.397335	490	1.84
104	0.467930	64	1.54	0.421175	296	1.72
105	0.491326	34	1.45	0.446446	171	1.61
106	0.515893	17	1.36	0.473232	95	1.50

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2020, as used in the 2023 Trustee Report (continued)

Exact age	Male			Female		
	Death probability a	Number of lives b	Life expectancy	Death probability a	Number of lives b	Life expectancy
108	0.568772	4	1.20	0.531724	25	1.30
109	0.597210	2	1.13	0.563627	12	1.21
110	0.627071	1	1.05	0.597445	5	1.12
111	0.658424	0	0.98	0.633292	2	1.03
112	0.691346	0	0.92	0.671289	1	0.95
113	0.725913	0	0.85	0.711567	0	0.88
114	0.762209	0	0.79	0.754261	0	0.80
115	0.800319	0	0.74	0.799516	0	0.74
116	0.840335	0	0.68	0.840335	0	0.68
117	0.882352	0	0.63	0.882352	0	0.63
118	0.926469	0	0.58	0.926469	0	0.58
119	0.972793	0	0.53	0.972793	0	0.53

a Probability of dying within one year.
b Number of survivors out of 100,000 born alive.

Notes:

The period life expectancy at a given age for 2020 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2020 over the course of their remaining life.

For updates, see: <http://www.ssa.gov/OACT/STATS/table4c6.html>

Source: SSA, Estimates from the 2023 Trustees Report

Schedule MA-10

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

Excess Home Equity Limit	Effective Date
\$713,000	2024