

2025 Dual Eligible Standards
(Updated 1/23/2025)
(Based On Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)*	\$ 1,325 - Individual	\$1,783 - Couple
Asset Limits:	\$9,660 - Individual	\$14,470 - Couple

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)*	\$1,585 - Individual	\$2,135 - Couple
Asset Limits:	\$9,660 - Individual	\$14,470 - Couple

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)*	\$1,781 - Individual	\$2,400 - Couple
Asset Limits:	\$9,660 - Individual	\$14,470 - Couple

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200%FPL + \$20) <i>(Figures include additional earned income disregards)</i>	\$5,302 - Individual	\$7,135 - 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 7/1/25	Average \$12,501
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Average daily amount payable for care in a skilled nursing facility

Effective 7/1/25	Average \$411
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Note: Based on the Genworth 2024 Cost of Care Survey, December 2024

<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			

Schedule MA-8
(Updated 5/22/2025)
Spousal Impoverishment Standards

	Resources	Effective
Maximum Spousal Share	\$157,920	1/1/25
Minimum Spousal Share	\$ 31,584	1/1/25

	Income	Effective
Basic Maintenance and Shelter Allowance	\$2,643	7/1/25
Excess Shelter Standard	\$ 793	7/1/25
Maximum Maintenance and Shelter Allowance (sum of Basic Maintenance and Shelter Allowance and Excess Shelter Allowance)	\$3,948	1/1/25

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

Heat included in rent (LUA) (Food Stamps limited utility allowance)	\$ 341	1/1/25
Heat paid separately from housing (SUA) (Food Stamps standard utility allowance)	\$ 557	1/1/25

SSI Payment Rate

	Income	Effective
Individual	\$ 967	1/1/25
Couple	\$ 1,450	1/1/25

Substantial Gainful Activity (SGA) Limit:

	\$1,620	1/1/25
(If Blind:	\$2,700)	

Personal Needs Allowance (PNA)

	Income	Effective
Individual	\$ 106	7/1/25
Couple	\$ 212	7/1/25

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2021, as used in the 2024 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	0.005860	100,000	73.54	0.005063	100,000	79.30
1	0.000420	99,414	72.97	0.000393	99,494	78.70
2	0.000272	99,372	72.00	0.000223	99,455	77.74
3	0.000225	99,345	71.02	0.000177	99,432	76.75
4	0.000184	99,323	70.04	0.000144	99,415	75.77
5	0.000157	99,304	69.05	0.000122	99,400	74.78
6	0.000140	99,289	68.06	0.000109	99,388	73.79
7	0.000128	99,275	67.07	0.000102	99,378	72.79
8	0.000122	99,262	66.08	0.000098	99,367	71.80
9	0.000123	99,250	65.09	0.000097	99,358	70.81
10	0.000129	99,238	64.10	0.000103	99,348	69.82
11	0.000138	99,225	63.10	0.000113	99,338	68.82
12	0.000164	99,211	62.11	0.000131	99,327	67.83
13	0.000220	99,195	61.12	0.000157	99,314	66.84
14	0.000310	99,173	60.14	0.000190	99,298	65.85
15	0.000446	99,143	59.16	0.000233	99,279	64.86
16	0.000637	99,098	58.18	0.000291	99,256	63.88
17	0.000868	99,035	57.22	0.000355	99,227	62.90
18	0.001100	98,949	56.27	0.000418	99,192	61.92
19	0.001270	98,840	55.33	0.000461	99,150	60.94
20	0.001373	98,715	54.40	0.000507	99,105	59.97
21	0.001488	98,579	53.47	0.000556	99,055	59.00
22	0.001605	98,433	52.55	0.000610	98,999	58.03
23	0.001714	98,275	51.64	0.000666	98,939	57.07
24	0.001835	98,106	50.72	0.000722	98,873	56.11
25	0.001963	97,926	49.82	0.000775	98,802	55.15

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2021, as used in the 2024 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
26	0.002082	97,734	48.91	0.000831	98,725	54.19
27	0.002202	97,530	48.01	0.000889	98,643	53.23
28	0.002330	97,316	47.12	0.000952	98,555	52.28
29	0.002457	97,089	46.23	0.001025	98,462	51.33
30	0.002574	96,850	45.34	0.001104	98,361	50.38
31	0.002683	96,601	44.46	0.001192	98,252	49.44
32	0.002787	96,342	43.57	0.001289	98,135	48.50
33	0.002881	96,073	42.69	0.001383	98,008	47.56
34	0.002974	95,797	41.82	0.001465	97,873	46.62
35	0.003074	95,512	40.94	0.001544	97,730	45.69
36	0.003175	95,218	40.06	0.001626	97,579	44.76
37	0.003295	94,916	39.19	0.001719	97,420	43.83
38	0.003444	94,603	38.32	0.001824	97,252	42.91
39	0.003608	94,277	37.45	0.001940	97,075	41.98
40	0.003780	93,937	36.58	0.002066	96,887	41.07
41	0.003958	93,582	35.72	0.002202	96,687	40.15
42	0.004144	93,211	34.86	0.002351	96,474	39.24
43	0.004337	92,825	34.00	0.002482	96,247	38.33
44	0.004540	92,423	33.15	0.002622	96,008	37.42
45	0.004774	92,003	32.30	0.002789	95,756	36.52
46	0.005064	91,564	31.45	0.002994	95,489	35.62
47	0.005399	91,100	30.61	0.003219	95,203	34.73
48	0.005796	90,608	29.77	0.003467	94,897	33.84
49	0.006214	90,083	28.94	0.003729	94,568	32.95
50	0.006671	89,523	28.12	0.004011	94,215	32.07
51	0.007167	88,926	27.30	0.004306	93,837	31.20

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2021, as used in the 2024 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
52	0.007736	88,289	26.50	0.004634	93,433	30.33
53	0.008351	87,606	25.70	0.004981	93,000	29.47
54	0.009035	86,874	24.91	0.005370	92,537	28.62
55	0.009770	86,089	24.14	0.005831	92,040	27.77
56	0.010567	85,248	23.37	0.006326	91,503	26.93
57	0.011398	84,347	22.61	0.006837	90,924	26.10
58	0.012291	83,386	21.87	0.007399	90,303	25.27
59	0.013224	82,361	21.13	0.008033	89,635	24.46
60	0.014267	81,272	20.41	0.008687	88,915	23.65
61	0.015353	80,112	19.70	0.009411	88,142	22.86
62	0.016484	78,882	19.00	0.010139	87,313	22.07
63	0.017617	77,582	18.31	0.010849	86,427	21.29
64	0.018759	76,215	17.63	0.011550	85,490	20.52
65	0.019914	74,786	16.95	0.012216	84,502	19.75
66	0.021104	73,296	16.29	0.012952	83,470	18.99
67	0.022423	71,749	15.63	0.013844	82,389	18.23
68	0.023847	70,141	14.98	0.014863	81,248	17.48
69	0.025357	68,468	14.33	0.016028	80,041	16.74
70	0.027050	66,732	13.69	0.017329	78,758	16.00
71	0.028970	64,927	13.06	0.018859	77,393	15.27
72	0.031188	63,046	12.43	0.020609	75,934	14.56
73	0.033754	61,080	11.82	0.022620	74,369	13.85
74	0.036747	59,018	11.21	0.024958	72,686	13.16
75	0.040563	56,849	10.62	0.027906	70,872	12.49
76	0.044308	54,543	10.05	0.030925	68,895	11.83
77	0.048498	52,126	9.49	0.034140	66,764	11.19

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2021, as used in the 2024 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
78	0.053229	49,598	8.95	0.037620	64,485	10.57
79	0.058778	46,958	8.42	0.041725	62,059	9.96
80	0.064617	44,198	7.92	0.046324	59,469	9.38
81	0.070947	41,342	7.43	0.051334	56,714	8.81
82	0.077834	38,409	6.96	0.056911	53,803	8.26
83	0.085686	35,420	6.50	0.063279	50,741	7.73
84	0.094809	32,385	6.07	0.070704	47,530	7.21
85	0.105090	29,314	5.65	0.079184	44,170	6.72
86	0.116592	26,234	5.26	0.088697	40,672	6.26
87	0.129306	23,175	4.88	0.099240	37,065	5.82
88	0.142732	20,178	4.53	0.110480	33,386	5.41
89	0.157638	17,298	4.21	0.123078	29,698	5.02
90	0.174458	14,571	3.90	0.137152	26,043	4.65
91	0.193027	12,029	3.62	0.152605	22,471	4.31
92	0.212930	9,707	3.36	0.169494	19,042	3.99
93	0.232657	7,640	3.14	0.187623	15,814	3.71
94	0.251826	5,863	2.94	0.206647	12,847	3.45
95	0.270943	4,386	2.76	0.225890	10,192	3.22
96	0.289756	3,198	2.60	0.245054	7,890	3.01
97	0.307998	2,271	2.45	0.263815	5,956	2.82
98	0.325393	1,572	2.32	0.281828	4,385	2.66
99	0.341662	1,060	2.20	0.298738	3,149	2.50
100	0.358746	698	2.09	0.316662	2,208	2.35
101	0.376683	448	1.98	0.335662	1,509	2.21
102	0.395517	279	1.87	0.355802	1,003	2.08
103	0.415293	169	1.77	0.377150	646	1.95

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2021, as used in the 2024 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
104	0.436058	99	1.67	0.399779	402	1.82
105	0.457860	56	1.58	0.423766	241	1.71
106	0.480753	30	1.49	0.449192	139	1.59
107	0.504791	16	1.40	0.476143	77	1.49
108	0.530031	8	1.32	0.504712	40	1.39
109	0.556532	4	1.24	0.534994	20	1.29
110	0.584359	2	1.16	0.567094	9	1.20
111	0.613577	1	1.09	0.601120	4	1.11
112	0.644256	0	1.01	0.637187	2	1.03
113	0.676468	0	0.95	0.675418	1	0.95
114	0.710292	0	0.88	0.710292	0	0.88
115	0.745806	0	0.82	0.745806	0	0.82
116	0.783097	0	0.76	0.783097	0	0.76
117	0.822251	0	0.70	0.822251	0	0.70
118	0.863364	0	0.65	0.863364	0	0.65
119	0.906532	0	0.60	0.906532	0	0.60

^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 2021 is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for 2021 over the course of his or her remaining life. For updates, see: <http://www.ssa.gov/OACT/STATS/table4c6.html>

Source: SSA, Estimates from the 2024 Trustees Report

Schedule MA-10

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

Excess Home Equity Limit	Effective Date
\$730,000	2025