



**State of Florida  
Department of Children and Families**

**Ron DeSantis**  
Governor

**Shevaun L. Harris**  
Secretary

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**DATE:** December 11, 2024      **TRANSMITTAL NO.:** I-24-12-0028

**TO:** Economic Self Sufficiency Operations Managers  
Economic Self Sufficiency Program Offices

**FROM:** Julie Reed, Chief, Program Policy  
**(Signature on File)**

**SUBJECT:**      **2025 Cost of Living Adjustment and Other Changes**

**EFFECTIVE:**      January 1, 2025

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This transmittal provides information relating to the 2025 Cost of Living Adjustment (COLA) for Social Security and other federal benefits, and the changes required for the Medicaid Program, Temporary Cash Assistance (TCA), Food Assistance (FA), Refugee Assistance Program (RAP), and the Optional State Supplementation (OSS).

**BACKGROUND:**

There will be a 2.5 percent increase in the Federal Administered Programs, which includes Social Security, Supplemental Security Income (SSI), Veterans Administration (VA), Civil Service Annuity and Railroad Retirement benefits.

**AUTOMATIC UPDATES ON FLORIDA (ALL PROGRAMS):**

Cases on FLORIDA will be updated automatically with the 2.5 percent increase through a mass change at pulldown in December effective January 1, 2025. The update will affect **cases in an open, enrolled, or with a pending status**.

When FLORIDA updates an individual's Social Security or SSI benefit amount on the AFMI screen, the old amount will have an end date of 12/31/2024 in history, and the new amount will have a begin date of 01/01/2025.

**EXCEPTION REPORTS (ALL PROGRAMS):**

Cases that cannot be updated automatically will be listed on the mass change report on the ACCESS Online Systems Homepage under exceptions management. The deadline for processing cases on the mass change ad hoc reports must be completed by January 31, 2025.

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2415 North Monroe Street, Suite 400, Tallahassee, Florida 32303-4190

Mission: Work in Partnership with Local Communities to Protect the Vulnerable, Promote Strong and Economically Self-Sufficient Families, and Advance Personal and Family Recovery and Resiliency

The following situations will be listed on the mass change exceptions report:

- **System Determined Closed:** This occurs when the budget was previously run, FLORIDA determined the assistance group needed to be closed, but staff did not close the assistance group on the FLORIDA system.
- **Failure Reason Code 241 (over income):** If during the mass change an assistance group displays a 241-failure reason code, staff must run EDBC and take appropriate action. Food assistance groups which fail due to the mass change will be closed and a termination notice will be sent.
- **Maintenance Need Allowance (MNA) Recalculation Required:** For the Institutional Care Program and Home and Community Based Services (HCBS) the Social Security amount is automatically updated when there is a community spouse allocation (CSA). Staff must run EDBC to determine the CSA and if any, patient responsibility. If there are two separate cases (one for ICP/HCBS and one for the community spouse), staff must run EDBC and reauthorize the ICP/HCBS case first.

**OTHER INFORMATION (ALL PROGRAMS):**

Overpayment: If there is a discrepancy between the amount updated on the AFMI screen and the verified amount of benefits, do not report this difference as an overpayment.

Verification: It is not necessary to re-verify the income when the amount of the income is changed by automatic update.

An automatic update will not occur on the AFMI screen when the two Social Security and SSI benefits have the begin date as January 1, 2025.

An ad hoc report **will not be** created for individuals who receive VA, Civil Service Annuity, or Railroad Retirement benefits. Staff must verify these benefits when the change is reported or at the next review, whichever is sooner.

**INTERIM CHANGES FOR THE MEDICAID PROGRAM:**

An interim increase of 2.5 percent has been calculated for the coverage groups whose income standards are based on the Federal Poverty Level (FPL). See attachment 1 for instructions on actions to be taken on Medicaid cases.

Regional Program Offices with policy questions related to this transmittal should submit them through the Policy Technical Assistance Request Page. For system-related questions, regional offices may contact LaQuetta Anderson at [LaQuetta.Anderson@myflfamilies.com](mailto:LaQuetta.Anderson@myflfamilies.com).

**Attachments:**

**Attachment 1:** Instructions on processing FLORIDA cases.

**Attachment 2:** Instructions on processing non-FLORIDA cases.

**Attachment 3:** Cost of Living Adjustment chart of Social Security and SSI

**Attachment 4:** SSI-RELATED MEDICAID COVERAGE GROUPS FINANCIAL ELIGIBILITY STANDARDS: JANUARY 2025 (Appendix A-9)

**Attachment 5:** Medicare Savings Program (MSP) and Low-Income Subsidy (LIS) Coverage Groups (Appendix A-9.1)

**Attachment 6:** Federal Benefit Rates - January 2025 SSI-DA (Supplemental Security Income - Direct Assistance) (Appendix A-10)

**Attachment 7:** TITLE II COST OF LIVING INCREASES (Protected Medicaid Conversion Factors) (Appendix A-11)

**Attachment 8:** STATE FUNDED PROGRAMS ELIGIBILITY STANDARDS (01/01/2025) (Appendix A-12)

cc: Acting Assistant Secretary for Economic Self Sufficiency (Bridget Royster)  
Assistant Secretary for Office of Child and Family Well-Being (Vacant)  
Assistant Secretary for Office of Community Services (Vacant)  
Assistant Secretary for Office of Substance Abuse and Mental Health (Erica Floyd Thomas)  
Deputy Assistant Secretary for Operations (Vacant)  
Deputy Assistant Secretary for Programs (Vacant)  
Regional ESS Directors  
Business Operations (Laura Kirksey)  
Customer Experience (Nichole Solomon)  
Data and Information Technology (Chris Presnell)  
Enterprise Support (Mark Miller)  
ESS Programs and Policy (Tera Bivens)  
FLORIDA Help Desk (Natarsha Peacock)  
Information Technology (Andrea Latham)  
Office of Appeal Hearings (Karina Sarmiento)  
Office of Communications (Mallory McManus)  
Office of the General Counsel (Shawn Belcher)  
Partnerships and Prevention (Dawn Murray)  
Public Benefits Integrity (Sheri Hall)  
Strategic Programs and Innovation (Heather DeFrancisco)  
AHCA (Ann Dalton, Paula James, Mia Harden, Jennifer Giddens)  
Florida Healthy Kids (Suzetta Furlong)

### FLORIDA Cases with Social Security Income

Programs	Action (Applies to All Programs)
<b>Food Assistance (FA)</b>  <b>Temporary Cash Assistance (TCA)</b>  <b>Family-Related Medicaid</b>  <b>Refugee Assistance Program (RAP)</b>  <b>MEDS-AD</b>  <b>Qualified Medicare Beneficiaries (QMB)</b>  <b>Working Disabled (WD)</b>  <b>Specified Low-Income Medicare Beneficiaries (SLMB)</b>  <b>Qualifying Individuals I (QI1)</b>  <b>Hospice</b>  <b>Home and Community Based Services (HCBS)</b>  <b>Protected Medicaid</b>  <b>Medically Needy (MN) (enrolled and eligible)</b>  <b>Institutional Care Program- individuals</b>	<p>A desk review is <u>not</u> necessary.</p> <p><u>For Authorized cases:</u> FLORIDA will recalculate the Social Security benefit amounts and run EDBC.</p> <ul style="list-style-type: none"> <li>• If customer remains eligible: FLORIDA sends notices.</li> <li>• If customer is ineligible due to a failure reason code 241, FLORIDA will take no action and the case will be listed on the mass change exception report. The specialist must run EDBC (AABC) and take appropriate action. <ul style="list-style-type: none"> <li>○ Food Assistance groups which fail due to the mass change will be closed and a termination notice will be sent.</li> <li>○ For Medicaid, staff must <u>not</u> take action to close an "ineligible" case based on interim Federal Poverty Level figures until the official 2025 Federal Poverty Level figures are released in the Spring 2025.</li> </ul> </li> </ul> <p><u>For Pending cases:</u> FLORIDA will update the Social Security benefit amounts. The specialist must rerun EDBC (AABC) and take appropriate action</p>

**NON-FLORIDA Cases (HCDA, OSS) with  
Social Security, SSI, VA, Civil Service, Railroad Retirement, and/or other income**

Program	Action
<b>Home Care for the Disabled</b>	A desk review is <u>not</u> necessary. At the next re-determination, verify the increase and notify the Adult Protective Services counselor of the increased amount.
<b>OSS</b>	<p>A desk review is <u>not</u> necessary for cases receiving SSI only; the new amount will be automatically updated on Supplemental Payment System (SPS).</p> <p>For cases without SSI, the SPS will automatically update the Social Security amounts and the provider rates on the system.</p> <p><u>A desk review is necessary for all non-SSI direct assistance OSS cases in which the OSS payment is reduced due to the Cost of Living Adjustment.</u> An SPS exception report of cases requiring a desk review will be generated after the December payroll is run and forwarded separately. Desk reviews must be completed by March 2025.</p> <p>Take the following action:</p> <ul style="list-style-type: none"> <li>• Use the new OSS cost of care for all budgets effective January 2024.</li> <li>• Complete the budget and appropriate SPS change effective January 2025.</li> <li>• Send a notice of adverse case action (10-day adverse action notice) to advise that the supplement is being reduced.</li> </ul> <p><b>If income is over the income limit, cancel the case, and provide 10 days advanced notice of adverse action.</b></p> <p>A warrant message regarding the change in the cost of care will be sent to all OSS recipients with their December and January warrants.</p> <p>Note: Staff must verify Veterans Administration (VA) benefits, Civil Service Annuity benefits, or Railroad Retirement benefits at the next review or when the change is reported, whichever occurs sooner.</p>

Attachment 3

SSI	Jan 17	Jan 18	Jan 19	Jan 20	Jan 21	Jan 22	Jan 23	Jan 24	Jan 25
Individual	\$735	\$750	\$ 771	\$783	\$794	\$841	\$914	\$943	\$967
Couple	\$1,103	\$1,125	\$1,157	\$1,175	\$1,191	\$1,261	\$1,371	\$1,415	\$1,450

Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase
487	499	540	554	595	610	648	664
488	500	542	556	596	611	649	665
489	501	543	557	597	612	650	666
490	502	544	558	598	613	651	667
491	503	545	559	599	614	652	668
492	504	546	560	600	615	653	669
493	505	547	561	601	616	654	670
494	506	548	562	602	617	655	671
495	507	550	564	603	618	658	674
496	508	551	565	604	619	659	675
497	509	552	566	605	620	660	677
498	510	553	567	606	621	661	678
499	511	554	568	607	622	662	679
500	513	555	569	608	623	663	680
501	514	556	570	609	624	664	681
503	516	557	571	610	625	665	682
504	517	558	572	611	626	666	683
505	518	559	573	612	627	667	684
506	519	560	574	614	629	668	685
507	520	561	575	615	630	669	686
508	521	562	576	616	631	670	687
509	522	563	577	617	632	671	688
510	523	564	578	619	634	672	689
511	524	565	579	620	636	673	690
512	525	566	580	621	637	674	691
513	526	567	581	622	638	675	692
514	527	568	582	623	639	676	693
515	528	569	583	624	640	677	694
516	529	570	584	625	641	679	696
518	531	571	585	626	642	680	697
519	532	572	586	627	643	681	698
520	533	573	587	628	644	682	699
521	534	574	588	629	645	683	700
522	535	575	589	630	646	684	701
523	536	576	590	631	647	685	702
524	537	577	591	632	648	686	703
525	538	579	593	633	649	687	704
527	540	580	595	634	650	688	705
528	541	582	597	635	651	689	706
529	542	583	598	636	652	690	707
530	543	584	599	637	653	691	708
531	544	585	600	638	654	692	709
532	545	586	601	639	655	693	710
533	546	587	602	640	656	695	712
534	547	588	603	641	657	696	713
535	548	589	604	642	658	697	714
536	549	590	605	643	659	698	715
537	550	592	607	644	660	699	716
538	551	593	608	645	661	700	718
539	552	594	609	647	663	701	719

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Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase
702	720	754	773	805	825	857	878
703	721	755	774	806	826	858	879
704	722	756	775	808	828	859	880
705	723	757	776	809	829	860	882
706	724	758	777	810	830	861	883
707	725	759	778	811	831	862	884
708	726	760	779	812	832	863	885
709	727	761	780	813	833	864	886
711	729	762	781	814	834	865	887
712	730	763	782	815	835	866	888
713	731	764	783	816	836	867	889
714	732	765	784	817	837	868	890
715	733	766	785	818	838	869	891
716	734	767	786	819	839	870	892
717	735	768	787	820	841	872	894
718	736	769	788	821	842	873	895
719	737	770	789	822	843	874	896
720	738	771	790	823	844	875	897
721	739	772	791	824	845	876	898
722	740	773	792	825	846	877	899
723	741	774	793	826	847	878	900
724	742	776	795	827	848	879	901
725	743	777	796	828	849	880	902
726	744	778	797	829	850	881	903
727	745	779	798	830	851	882	904
728	746	780	800	831	852	883	905
729	747	781	801	832	853	884	906
730	748	782	802	833	854	885	907
731	749	783	803	834	855	886	908
732	750	784	804	835	856	887	909
733	751	785	805	836	857	888	910
734	752	786	806	837	858	889	911
735	753	787	807	838	859	890	912
736	754	788	808	840	861	891	913
737	755	789	809	841	862	892	914
738	756	790	810	842	863	893	915
739	757	791	811	843	864	894	916
740	759	792	812	844	865	895	917
741	760	793	813	845	866	896	918
743	762	794	814	846	867	897	919
744	763	795	815	847	868	898	920
745	764	796	816	848	869	899	921
746	765	797	817	849	870	900	923
747	766	798	818	850	871	901	924
748	767	799	819	851	872	902	925
749	768	800	820	852	873	903	926
750	769	801	821	853	874	905	928
751	770	802	822	854	875	906	929
752	771	803	823	855	876	907	930
753	772	804	824	856	877	908	931

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Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase
909	932	960	984	1012	1,037	1063	1,090
910	933	961	985	1013	1,038	1064	1,091
911	934	962	986	1014	1,039	1066	1,093
912	935	963	987	1015	1,040	1067	1,094
913	936	964	988	1016	1,041	1068	1,095
914	937	965	989	1017	1,042	1069	1,096
915	938	966	990	1018	1,043	1070	1,097
916	939	967	991	1019	1,044	1071	1,098
917	940	969	993	1020	1,046	1072	1,099
918	941	970	994	1021	1,047	1073	1,100
919	942	971	995	1022	1,048	1074	1,101
920	943	972	996	1023	1,049	1075	1,102
921	944	973	997	1024	1,050	1076	1,103
922	945	974	998	1025	1,051	1077	1,104
923	946	975	999	1026	1,052	1078	1,105
924	947	976	1,000	1027	1,053	1079	1,106
925	948	977	1,001	1028	1,054	1080	1,107
926	949	978	1,002	1029	1,055	1081	1,108
927	950	979	1,003	1030	1,056	1082	1,109
928	951	980	1,005	1031	1,057	1083	1,110
929	952	981	1,006	1032	1,058	1084	1,111
930	953	982	1,007	1034	1,060	1085	1,112
931	954	983	1,008	1035	1,061	1086	1,113
932	955	984	1,009	1036	1,062	1087	1,114
933	956	985	1,010	1037	1,063	1088	1,115
934	957	986	1,011	1038	1,064	1089	1,116
935	958	987	1,012	1039	1,065	1090	1,117
937	960	988	1,013	1040	1,066	1091	1,118
938	961	989	1,014	1041	1,067	1092	1,119
939	962	990	1,015	1042	1,068	1093	1,120
940	964	991	1,016	1043	1,069	1094	1,121
941	965	992	1,017	1044	1,070	1095	1,122
942	966	993	1,018	1045	1,071	1096	1,123
943	967	994	1,019	1046	1,072	1098	1,125
944	968	995	1,020	1047	1,073	1099	1,126
945	969	996	1,021	1048	1,074	1100	1,128
946	970	997	1,022	1049	1,075	1101	1,129
947	971	998	1,023	1050	1,076	1102	1,130
948	972	999	1,024	1051	1,077	1103	1,131
949	973	1001	1,026	1052	1,078	1104	1,132
950	974	1002	1,027	1053	1,079	1105	1,133
951	975	1003	1,028	1054	1,080	1106	1,134
952	976	1004	1,029	1055	1,081	1107	1,135
953	977	1005	1,030	1056	1,082	1108	1,136
954	978	1006	1,031	1057	1,083	1109	1,137
955	979	1007	1,032	1058	1,084	1110	1,138
956	980	1008	1,033	1059	1,085	1111	1,139
957	981	1009	1,034	1060	1,087	1112	1,140
958	982	1010	1,035	1061	1,088	1113	1,141
959	983	1011	1,036	1062	1,089	1114	1,142

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Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase	Current SSA Amount	with 2.5% Increase
1115	1,143	1167	1,196	1218	1,248	1270	1,302
1116	1,144	1168	1,197	1219	1,249	1271	1,303
1117	1,145	1169	1,198	1220	1,251	1272	1,304
1118	1,146	1170	1,199	1221	1,252	1273	1,305
1119	1,147	1171	1,200	1222	1,253	1274	1,306
1120	1,148	1172	1,201	1223	1,254	1275	1,307
1121	1,149	1173	1,202	1224	1,255	1276	1,308
1122	1,150	1174	1,203	1225	1,256	1277	1,309
1123	1,151	1175	1,204	1227	1,258	1278	1,310
1124	1,152	1176	1,205	1228	1,259	1279	1,311
1125	1,153	1177	1,206	1229	1,260	1280	1,312
1126	1,154	1178	1,207	1230	1,261	1281	1,313
1127	1,155	1179	1,208	1231	1,262	1282	1,314
1128	1,156	1180	1,210	1232	1,263	1283	1,315
1130	1,158	1181	1,211	1233	1,264	1284	1,316
1131	1,159	1182	1,212	1234	1,265	1285	1,317
1132	1,160	1183	1,213	1235	1,266	1286	1,318
1133	1,161	1184	1,214	1236	1,267	1287	1,319
1134	1,162	1185	1,215	1237	1,268	1288	1,320
1135	1,163	1186	1,216	1238	1,269	1289	1,321
1136	1,164	1187	1,217	1239	1,270	1290	1,322
1137	1,165	1188	1,218	1240	1,271	1292	1,324
1138	1,166	1189	1,219	1241	1,272	1293	1,325
1139	1,167	1190	1,220	1242	1,273	1294	1,326
1140	1,169	1191	1,221	1243	1,274	1295	1,327
1141	1,170	1192	1,222	1244	1,275	1296	1,328
1142	1,171	1193	1,223	1245	1,276	1297	1,329
1143	1,172	1195	1,225	1246	1,277	1298	1,330
1144	1,173	1196	1,226	1247	1,278	1299	1,331
1145	1,174	1197	1,227	1248	1,279	1300	1,333
1146	1,175	1198	1,228	1249	1,280	1301	1,334
1147	1,176	1199	1,229	1250	1,281	1302	1,335
1148	1,177	1200	1,230	1251	1,282	1303	1,336
1149	1,178	1201	1,231	1252	1,283	1304	1,337
1150	1,179	1202	1,232	1253	1,284	1305	1,338
1151	1,180	1203	1,233	1254	1,285	1306	1,339
1152	1,181	1204	1,234	1255	1,286	1307	1,340
1153	1,182	1205	1,235	1256	1,287	1308	1,341
1154	1,183	1206	1,236	1257	1,288	1309	1,342
1155	1,184	1207	1,237	1259	1,290	1310	1,343
1156	1,185	1208	1,238	1260	1,292	1311	1,344
1157	1,186	1209	1,239	1261	1,293	1312	1,345
1158	1,187	1210	1,240	1262	1,294	1313	1,346
1159	1,188	1211	1,241	1263	1,295	1314	1,347
1160	1,189	1212	1,242	1264	1,296	1315	1,348
1161	1,190	1213	1,243	1265	1,297	1316	1,349
1163	1,192	1214	1,244	1266	1,298	1317	1,350
1164	1,193	1215	1,245	1267	1,299	1318	1,351
1165	1,194	1216	1,246	1268	1,300	1319	1,352
1166	1,195	1217	1,247	1269	1,301	1320	1,353

**SSI-RELATED MEDICAID COVERAGE GROUPS  
FINANCIAL ELIGIBILITY STANDARDS: JANUARY 2025**

Coverage Group SSI/FBR \$967	Income Limit	Asset Limit
ICP/HCBS/Hospice- Individual (300% FBR) *	\$ 2,901	\$ 2,000
ICP/HCBS/Hospice – Couple*	\$ 5,802	\$ 3,000
HCBS/Working People w/Disabilities – Individual (WPwD) (550% FBR) *	\$ 5,319	\$ 2,000 \$13,000 Disregard
HCBS/Working People w/Disabilities – Couple (WPwD) *	\$ 10,638	\$ 3,000 \$24,000 Disregard
MEDS-AD/ICP-MEDS/Individual (88% FPL) **	\$ 1,133	\$ 5,000
MEDS-AD/ICP-MEDS/Couple **	\$ 1,536	\$ 6,000
Medically Needy, MNIL-(I)-No income limit	\$ 180	\$ 5,000
Medically Needy, MNIL-(C)-No income limit (Subtract from gross income)	\$ 241	\$ 6,000
Working Disabled Individual (200% FPL) **	\$ 2,573	\$ 5,000
Working Disabled Couple**	\$ 3,492	\$ 6,000
Medicare Part B*	\$ 185	N/A
Medicare Part A*	Free for most or \$ 518	
<b>Personal Needs Allowance (PNA)</b>		
NH-ICP/HCBS/Hospice/PACE	\$ 160	
Hospice (Community) 100% FPL**	\$ 1,285	
ALF-PACE/SMMC-HCBS **	R&B+ 20% FPL (Individual \$257) / (Couple \$514)	
Community/iBudget*	\$ 2,900	
<b>Maintenance Needs Standards/Other</b>		
Standard Disregard	\$ 20	
Earned Income (EI) Disregard	\$ 65 + ½ EI	
Student Earned Income Disregard Limit	\$ 2,350 monthly, Maximum \$ 9,460 per calendar year	
Spouse Deeming = ½ FBR	\$ 484	
Child Allocation	\$ 484/child (Difference between the couple and single FBR)	
Substantial Gainful Activity (SGA)	\$ 1,620 per month <i>non blind</i> and \$ 2,700 <i>blind</i>	
<b>Spousal Impoverishment Standards</b>		
Minimum Monthly Maintenance Needs Allowance (MMMNA)***	\$ 2,555	
Community Spouse Monthly Income Allowance (CSMIA)*	\$ 3,948	
Excess Shelter Standard***	\$ 766	
Community Spouse Resource Allowance (CSRA)*	\$ 157,920	
Home Equity Interest Limit *	\$ 730,000	
Transfer of Asset Divisor (01/2025)	\$ 10,438	
<b>Community Hospice Allocations</b>		
Spouse only	FBR (\$967)	
Spouse + Dependents or Dependents Only	CNS Standard	

\*These Standards change effective January 1 of each year in accordance with federal law

\*\* These Standards change effective April 1 of each year in accordance with federal law

\*\*\* These Standards change effective July 1 of each year in accordance with federal law

## Medicare Savings Program (MSP) and Low-Income Subsidy (LIS) Coverage Groups

Interim Effective January 2025

Family Size	QMB	SLMB	QI1	Asset Limit MSP	LIS	Asset Limit' LIS
FPL	100%	120%	135%		150%	
Individual	\$1287	\$1544	\$1737	\$9,660	\$1930	\$16,100
Couple/2	\$1746	\$2095	\$2358	\$14,470	\$2619	\$32,130
3	\$2206	\$2647	\$2978		\$3309	
4	\$2665	\$3198	\$3598		\$3998	
5	\$3125	\$3750	\$4218		\$4688	
6	\$3585	\$4301	\$4839		\$5376	
7	\$4044	\$4853	\$5459		\$6066	
8	\$4503	\$5404	\$6080		\$6755	
9	\$4964	\$5956	\$6699		\$7445	
10	\$5423	\$6507	\$7321		\$8134	
Additional Person	\$460	\$552	\$622		\$689	

Financial Standards April 2024

Family Size	QMB	SLMB	QI1	Asset Limit MSP	LIS	Asset Limit' LIS
FPL	100%	120%	135%		150%	
Individual	\$1255	\$1506	\$1694	\$9,430	\$1883	\$15,720
Couple/2	\$1703	\$2044	\$2300	\$14,130	\$2555	\$31,360
3	\$2152	\$2582	\$2905		\$3228	
4	\$2600	\$3120	\$3510		\$3900	
5	\$3048	\$3658	\$4115		\$4573	
6	\$3497	\$4196	\$4721		\$5245	
7	\$3945	\$4734	\$5326		\$5918	
8	\$4393	\$5272	\$5931		\$6590	
9	\$4842	\$5810	\$6536		\$7263	
10	\$5290	\$6348	\$7142		\$7935	
Additional Person	+\$448	+\$538	+\$606		+\$672	

### 2025 Medicare Premiums

Premium	Amount	Deductible
Part A- Hospital	Free for most or \$518	\$1,676 <b>(annual)</b>
Part B- Medical	\$185	\$ 257 (annual)
Part C-Medicare Advantage Plan	Varies by Plan	Varies by Plan
Part D-Prescription Drug Cost	Varies by Plan	Varies by Plan

**Federal Benefit Rates - January 2025**  
**SSI-DA (Supplemental Security Income - Direct Assistance)**

Situation	FBR
<b><u>Individual</u></b>	
Own assistance group or non-Medicaid institution	\$ 967
In Medicaid institution	\$ 30
In public institution	0
<b><u>Couple</u></b>	
Own assistance group or non-Medicaid institution	\$ 1,450
In Medicaid institution (both members)	\$ 60
Child Allocation for Deeming	\$ 484

**TITLE II COST OF LIVING INCREASES  
(Protected Medicaid Conversion Factors)**

<b>Month of COLA</b>	<b>Amount of COLA</b>	<b>Conversion Factor</b>
Jan-25	2.5%	0.976
Jan-24	3.2%	0.945
Jan-23	8.7%	0.891
Jan-22	5.9%	0.842
Jan-21	1.3%	0.831
Jan-20	1.6%	0.818
Jan-19	2.8%	0.796
Jan-18	2.0%	0.780
Jan-17	0.3%	0.778
Jan-16	0.0%	0.778
Jan-15	1.7%	0.765
Jan-14	1.5%	0.753
Jan-13	1.7%	0.741
Jan-12	3.6%	0.715
Jan-11	0.0%	0.715
Jan-10	0.0%	0.715
Jan-09	5.8%	0.676
Jan-08	2.3%	0.661
Jan-07	3.3%	0.640
Jan-06	4.1%	0.614
Jan-05	2.7%	0.598
Jan-04	2.1%	0.586
Jan-03	1.4%	0.578
Jan-02	2.6%	0.563
Jan-01	3.5%	0.544
Jan-00	2.5%	0.531
Jan-99	1.3%	0.524
Jan-98	2.1%	0.513
Jan-97	2.9%	0.499
Jan-96	2.6%	0.486
Jan-95	2.8%	0.473
Jan-94	2.6%	0.461
Jan-93	3.0%	0.448
Jan-92	3.7%	0.432
Jan-91	5.4%	0.409
Jan-90	4.7%	0.391
Jan-89	4.0%	0.376
Jan-88	4.2%	0.361
Jan-87	1.3%	0.356
Jan-86	3.1%	0.346
Jan-85	3.5%	0.334
Jan-84	3.5%	0.323
Jul-82	7.4%	0.300
Jul-81	11.2%	0.270
Jul-80	14.3%	0.236
Jul-79	9.9%	0.215
Jul-78	6.5%	0.202
Jul-77	5.9%	0.191

**STATE FUNDED PROGRAMS ELIGIBILITY STANDARDS  
(01/01/2025)**

**OSS PROTECTED PROGRAM STANDARDS  
(RTF Not Enrolled for ACS and 2001 "Gap" Group)**

	July 2024	January 2025
Income Standard	\$ 1,128 (I) \$ 2,183 (C)	\$ 1,152 (I) \$ 2,207 (C)
Provider Rate	\$ 1,128 (I) \$ 2,183 (C)	\$ 1,152 (I) \$ 2,207 (C)
Personal needs allowance	\$ 160 per person	\$ 160 per person
Asset Limit	\$ 2,000 (I) \$ 3,000 (C)	\$ 2,000 (I) \$ 3,000 (C)
Maximum OSS Payment	\$ 345 (I) \$ 690 (C)	\$ 345 (I) \$ 690 (C)

**OSS REDESIGN STANDARDS  
(ALF, AFCH and RTF Enrolled provider for ACS)**

	July 2024	January 2025
Income Standard	\$ 1,021.40 (I) \$ 1,969.80 (C)	\$ 1,045.40 (I) \$ 1,993.80 (C)
Provider Rate	\$ 967.40 (I) \$1,861.80 (C)	\$ 991.40 (I) \$ 1,885.80 (C)
Personal Needs Allowance	\$ 160 per person	\$ 160 per person
Asset Limit	\$2,000 (I) \$3,000 (C)	\$2,000 (I) \$3,000 (C)
Maximum OSS Payment	\$184.40 (I) \$386.80 (C)	\$184.40 (I) \$386.80 (C)

**PROGRAM MANAGED BY ADULT SERVICES**

Program	July 2024		January 2025	
	Income	Asset	Income	Asset
Home Care for Disabled Adults (HCDA)				
Individual	\$2,829	\$2,000	\$2,901	\$2,000
Couple	\$5,658	\$3,000	\$5,802	\$3,000

**SSI/FEDERAL BENEFIT RATE**

	January 2024		January 2025	
	Income	Asset	Income	Asset
Individual	\$943	\$2,000	\$967	\$2,000
Couple	\$1,415	\$3,000	\$1,450	\$3,000

Individual (I)  
Couple (C)