

**NORTH DAKOTA DEPARTMENT OF HUMAN SERVICES
BISMARCK, NORTH DAKOTA
February 15, 2022**

IM 5455

TO: Human Service Zones
Policy and System Support
Economic Assistance Policy Quality Control Reviewers

FROM: Caprice Knapp, Director, Medical Services

SUBJECT: 2022 Health Care Coverage Poverty Levels

PROGRAMS: Medicaid

EFFECTIVE: April 1, 2022

SECTIONS

AFFECTED: 510-05-85-40 Income Levels, Non-ACA Medicaid
510-03-85-40 Income Levels, ACA Medicaid

Effective April 1, 2022, the Federal Poverty Levels have increased, which results in an increase in the Medicaid Income Levels for the various coverages.

SPACES has been updated to utilize the new Poverty Levels when determining eligibility beginning April 1, 2022.

Note: Medicaid Policy at 510-05-60-35 "Income Levels for the Medicare Savings Programs" states:

Annual Title II cost of living allowances effective in January shall be disregarded when determining eligibility for Medicare Savings Programs for January, February and March. This disregard prevents applicants and recipients from becoming ineligible pending issuance of the new poverty levels which are effective April 1 of each year.

Based on this policy all individuals eligible under the Medicare Savings Programs (QMB, SLMB, QI) will need to be retested utilizing the current Title II (SSA) income when processing the benefit month of April 2022 forward.

- In SPACES, beginning on Advance Notice Deadline for February 2022, when running eligibility, you will begin seeing the Benefit Month of April 2022. The April 2022 budget will display the new Poverty Levels, as well as budgets for any months after April.

In addition, a Mass Update will be run for eligibility prior to the March 2022 Advance Notice Deadline for all open cases that Eligibility Workers have not worked to update the Poverty Levels beginning with the April 2022 budget.

Income Levels 510-05-85-40

2. [Medically needy](#) income levels

- Medically needy income levels are applied when a Medicaid individual or unit resides in their own home or in a [specialized facility](#), and when a Medicaid individual has been screened as requiring nursing care, but elects to receive [HCBS](#). The income level is equal to 83% of the poverty level applicable to a Medicaid Unit of the size involved.

The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	\$891 \$940
2	1,205 1,267
3	1,519 1,593
4	1,833 1,920
5	2,147 2,246
6	2,461 2,573
7	2,775 2,899
8	3,089 3,226

9	3,403 3,552
10	3,712 3,879
(+) 1	\$315 \$327
Effective April 1, 2021 2022	

Poverty income levels.

- a. [Qualified Medicare Beneficiaries](#) The income level is equal to 100% of the poverty level applicable to a Medicaid Unit of the size involved.

For Qualified Medicare Beneficiaries these levels apply regardless of living arrangements (i.e., in home or in a nursing facility...).

Annual [Title II](#) cost of living allowances effective in January shall be disregarded when determining eligibility for QMBs for January, February, and March. This disregard prevents QMBs from becoming ineligible pending issuance of the new poverty levels which are effective April 1 of each year.

The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	1,074 \$1,133
2	1,452 1,526
3	1830 -1,920
4	2209 -2,313
5	2587 2,706
6	2965 3,100
7	3344 3,493
8	3722 3,886

9	4100 4,280
10	4479 4,673
(+) 1	379 \$394
Effective April 1, 2021 2022	

- b. [Specified Low-Income Medicare Beneficiaries](#). The income level is equal to 120% of the poverty level applicable to a Medicaid Unit of the size involved. This is the maximum income level for SLMBs. Applicants or recipients who have income at or below one hundred percent of the poverty level are not eligible as a SLMB but must be a QMB. These income levels apply regardless of living arrangements (i.e., in home or in a nursing facility. . .).

Annual Title II cost of living allowances effective in January shall be disregarded when determining eligibility for SLMBs for January, February, and March. This disregard prevents SLMBs from becoming ineligible pending issuance of the new poverty levels which are effective April 1 of each year.

The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	\$1288 \$1,359
2	1742 1,831
3	2196 2,303
4	2650 2,775
5	3104 3,247
6	3558 3,719

7	4012 4,191
8	4466 4,663
9	4920 5,135
10	5374 5,607
(+) 1	\$454 \$472
Effective April 1, 2021 2022	

- c. [Qualifying Individuals](#). The income level is equal to 135% of the poverty level applicable to a Medicaid Unit of the size involved. This is the maximum income level for QIs. Applicants or recipients who have income at or below 120% of the poverty level are not eligible as a QI but may be eligible as a SLMB or QMB. These income levels apply regardless of living arrangements (i.e., in home or in a nursing facility...).

Annual Title II cost of living allowances effective in January shall be disregarded when determining eligibility for QIs for January, February, and March. This disregard prevents QIs from becoming ineligible pending issuance of the new poverty levels, which are effective April 1 of each year.

The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	1449 \$1,529
2	1960 2,060
3	2471 2,591
4	2982 3,122
5	3492 3,653

6	4003 4,184
7	4514 4,715
8	5025 5,246
9	5535 5,777
10	6046 6,308
(+) 1	\$511 \$531
Effective April 1, 2021 2022	

d. Workers with Disabilities. The income level is equal to 225% of the poverty level applicable to a Medicaid Unit of the size involved.

The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	\$2415 \$2,549
2	3267 3,434
3	4118 4,319
4	4969 5,204
5	5820 6,089
6	6672 6,974
7	7523 7,859
8	8374 8,744
9	9225 9,629
10	10077 10,514
(+) 1	\$852 \$885

Effective April 1, ~~2021~~ 2022

e. Children with Disabilities. The income level is equal to 250% of the poverty level applicable to the Medicaid Unit size involved.
 The Medicaid Unit size is increased for each unborn when determining the appropriate Medicaid Unit size.

Number of Persons	Monthly Income Level
1	\$2,684 \$2,832
2	3630 3,815
3	4575 4,798
4	5521 5,782
5	6467 6,765
6	7413 7,748
7	8359 8,732
8	9305 9,715
9	10250 10,698
10	11196 11,682
(+) 1	\$946 \$984
Effective April 1, 2021 2022	

Income Levels 510-03-85-40

3. Children ages 6 through 18 and Individuals eligible for the [Adult Expansion Group](#) - 133% + the 5% disregard or 138%.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Annual Income Level
1	\$1,482 1,563	\$17,774 18,755
2	2,004 2,106	24,040 25,268
3	2,526 2,649	30,305 31,782
4	3,048 3,192	36,570 38,295
5	3,570 3,735	42,835 44,809
6	4,092 4,277	49,100 51,323
7	4,614 4,820	55,366 57,836
8	5,136 5,363	61,631 64,350
9	5,658 5,906	67,896 70,863
10	6,181 6,449	74,161 77,377
Plus - 1	\$523 543	\$6,265 6,514
Effective April 1, 2021		

4. Children ages 0 through 6 - 147% + the 5% disregard or 152%.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Annual Income Level
1	\$1,632 1,722	\$19,578 20,657
2	2,207 2,320	26,478 27,832
3	2,782 2,918	33,379 35,006
4	3,357 3,515	40,280 42,180
5	3,932 4,113	47,181 49,355
6	4,507 4,711	54,082 56,529
7	5,082 5,309	60,982 63,704
8	5,657 5,907	67,883 70,878
9	6,232 6,505	74,784 78,052
10	6,808 7,103	81,685 85,227
+1	\$576 598	\$6,901 7,175
Effective April 1, 2021		

5. ACA Adults age 19 and 20 and Medically Needy Pregnant Women - 90% of Poverty Level.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Yearly Income Level
1	\$966 1,020	\$11,592 12,231
2	1,307 1,374	15,678 16,479
3	1,647 1,728	19,764 20,727
4	1,988 2,082	23,850 24,975
5	2,328 2,436	27,936 29,223
6	2,669 2,790	32,022 33,471
7	3,009 3,144	36,108 37,719
8	3,350 3,498	40,194 41,967
9	3,690 3,852	44,280 46,215
10	4,031 4,206	48,366 50,463
+1	\$341 354	\$4,086 4,248
Effective April 1, 2021		

6. ACA Medically Needy (Child 0 to 21) - 92% of Poverty Level.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Yearly Income Level
1	\$988 1,042	\$11,850 12,503
2	1,336 1,404	16,026 16,846
3	1,684 1,766	20,203 21,188
4	2,032 2,128	24,380 25,530
5	2,380 2,490	28,557 29,873
6	2,728 2,852	32,734 34,215
7	3,076 3,214	36,910 38,558
8	3,424 3,575	41,087 42,900
9	3,772 3,937	45,264 47,242
10	4,121 4,299	49,441 51,585
+1	\$349 362	\$4,177 4,343

Effective April 1, ~~2021~~2

7. ACA Medically Needy (Parents/Caretaker relative and their spouses) - 93% of Poverty Level.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Yearly Income Level
1	\$999 1,054	\$11,978 12,639
2	1,351 1,420	16,201 17,029
3	1,702 1,785	20,423 21,418
4	2,054 2,151	24,645 25,808
5	2,406 2,517	28,867 30,198
6	2,758 2,883	33,089 34,587
7	3,110 3,249	37,312 38,977
8	3,462 3,614	41,534 43,366
9	3,813 3,980	45,756 47,756
10	4,165 4,346	49,978 52,146
+1	\$352 366	\$4,222 4,390

Effective April 1, ~~2021~~2

8. Pregnant Women - 157% + 5% Disregard or 162%

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Yearly Income Level
1	\$1,739 1,835	\$20,866 22,016
2	2,352 2,472	28,220 29,663
3	2,965 3,110	35,575 37,309
4	3,578 3,747	42,930 44,955
5	4,191 4,384	50,285 52,602
6	4,804 5,021	57,640 60,248
7	5,417 5,658	64,994 67,895

8	6,030 6,296	72,349 75,541
9	6,642 6,933	79,704 83,187
10	7,255 7,570	87,059 90,834
+1	\$613 -638	\$7,355 7,647
Effective April 1, 2022		

9. Optional Targeted Low-Income Children (CHIP) - 170% + 5% Disregard or 175%.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	Monthly Income Level	Yearly Income Level
1	\$1,879 1,982	\$22,540 23,783
2	2,541 2,671	30,485 32,043
3	3,203 3,359	38,430 40,303
4	3,865 4,047	46,375 48,563
5	4,527 4,736	54,320 56,823
6	5,189 5,424	62,265 65,083
7	5,851 6,112	70,210 73,343
8	6,513 -6,801	78,155 81,603
9	7,175 7,489	86,100 -89,863
10	7,838 -8,177	94,045 98,123
+1	\$663 -689	\$7,945 8,260
Effective April 1, 2022		

10. ACA Maintenance of Effort – Medicaid – Children ages 6 through 18.

The family size is increased for each unborn when determining the appropriate family size.

Household Size	111% FPL Monthly	111% FPL Annual	133% FPL Monthly	133% FPL Annual
1	\$1,192 1,258	\$14,297 15,085	\$1,428 1,507	\$17,130 18,075

2	1,612 1,694	19,336 20,325	1,931 2,030	23,169 24,353
3	2,032 2,131	24,376 25,564	2,434 2,553	29,207 30,630
4	2,452 2,567	29,415 30,803	2,938 3,076	35,245 36,908
5	2,872 3,004	34,454 36,042	3,441 3,599	41,283 43,186
6	3,292 3,441	39,494 41,281	3,944 4,122	47,321 49,463
7	3,712 3,877	44,533 46,521	4,447 4,646	53,360 55,741
8	4,132 4,314	49,573 51,760	4,950 5,169	59,398 62,018
9	4,551 4,750	54,612 56,999	5,453 5,692	65,436 68,296
10	4,971 5,187	59,651 62,238	5,957 6,215	71,474 74,574
+1	\$420 -437	\$5,039 5,240	\$504 -524	\$6,038 6,278
Effective April 1, 2021				