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8.200.520 **MEDICAID ELIGIBILITY – GENERAL RECIPIENT RULES**

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TITLE 8 SOCIAL SERVICES
CHAPTER 200 MEDICAID ELIGIBILITY - GENERAL RECIPIENT RULES
PART 520 INCOME STANDARDS

8.200.520.1 ISSUING AGENCY: New Mexico Human Services Department (HSD).
[8.200.520.1 NMAC - Rp, 8.200.520.1 NMAC, 8/28/2015]

8.200.520.2 SCOPE: The rule applies to the general public.
[8.200.520.2 NMAC - Rp, 8.200.520.2 NMAC, 8/28/2015]

8.200.520.3 STATUTORY AUTHORITY: The New Mexico medicaid program and other health care programs are administered pursuant to regulations promulgated by the federal department of health and human services under Title XIX of the Social Security Act as amended or by state statute. See Section 27-1-12 et seq. NMSA 1978.
[8.200.520.3 NMAC - Rp, 8.200.520.3 NMAC, 8/28/2015]

8.200.520.4 DURATION: Permanent.
[8.200.520.4 NMAC - Rp, 8.200.520.4 NMAC, 8/28/2015]

8.200.520.5 EFFECTIVE DATE: August 28, 2015, unless a later date is cited at the end of a section.
[8.200.520.5 NMAC - Rp, 8.200.520.5 NMAC, 8/28/2015]

8.200.520.6 OBJECTIVE: The objective of this rule is to provide specific instructions when determining eligibility for the medicaid program and other health care programs. Generally, applicable eligibility rules are detailed in the medical assistance division (MAD) eligibility policy manual, specifically 8.200.400 NMAC, *General Medicaid Eligibility*. Processes for establishing and maintaining MAD eligibility are detailed in the income support division (ISD) general provisions 8.100 NMAC, *General Provisions for Public Assistance Programs*.
[8.200.520.6 NMAC - Rp, 8.200.520.6 NMAC, 8/28/2015]

8.200.520.7 DEFINITIONS: [RESERVED]

8.200.520.8 MISSION: [RESERVED]
[8.200.520.8 NMAC - Rp, 8.200.520.8 NMAC, 8/28/2015; Repealed/E, 4/1/2016]

8.200.520.9 GENERAL NEED DETERMINATION: To be medical assistance division (MAD) eligible, an applicant or a re-determining eligible recipient must meet specific income and as applicable, resource standards.
[8.200.520.9 NMAC - Rp, 8.200.520.9 NMAC, 8/28/2015]

8.200.520.10 INCOME STANDARDS: This part contains the federal income poverty rate tables for use with all eligibility categories, cost of living (COLA) disregard calculations and other applicable income tables.
[8.200.520.10 NMAC - Rp, 8.200.520.10 NMAC, 8/28/2015]

8.200.520.11 FEDERAL POVERTY INCOME GUIDELINES:

A. One hundred percent federal poverty limits (FPL):

Size of budget group	FPL per month
1	\$1,012
2	\$1,372
3	\$1,732
4	\$2,092
5	\$2,452
6	\$2,812
7	\$3,172
8	\$3,532

Add \$360 for each additional person in the budget group.

*Use only these two standards for the qualified medicare beneficiary (QMB) program.

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B. One hundred twenty percent FPL: This income level is used only in the determination of the maximum income limit for specified low income medicare beneficiaries (SLIMB) applicants or eligible recipients.

Applicant or eligible recipient	Amount
1. Individual	At least \$1,012 per month but no more than \$1,214 per month.
2. Couple	At least \$1,372 per month but no more than \$1,646 per month.

For purposes of this eligibility calculation, “couple” means an applicant couple or an applicant with an ineligible spouse when income is deemed.

C. One hundred thirty-three percent FPL:

Size of budget group	FPL per month
1	\$1,346
2	\$1,825
3	\$2,304
4	\$2,782
5	\$3,261
6	\$3,740
7	\$4,219
8	\$4,698

Add \$479 for each additional person in the budget group.

D. One hundred thirty-five percent FPL: This income level is used only in the determination of the maximum income limit for a qualified individual 1 (QI1) applicant or eligible recipient. For purposes of this eligibility calculation, “couple” means an applicant couple or an applicant with an ineligible spouse when income is deemed. The following income levels apply:

Applicant or eligible recipient	Amount
1. Individual	At least \$1,214 per month but no more than \$1,366 per month.
2. Couple	At least \$1,646 per month but no more than \$1,852 per month.

E. One hundred eighty-five percent FPL:

Size of budget group	FPL per month
1	\$1,872
2	\$2,538
3	\$3,204
4	\$3,870
5	\$4,536
6	\$5,202
7	\$5,868
8	\$6,534

Add \$666 for each additional person in the budget group.

F. Two hundred percent FPL:

Size of budget group	FPL per month
1	\$2,024
2	\$2,744
3	\$3,464
4	\$4,184
5	\$4,904
6	\$5,624
7	\$6,344
8	\$7,064

Add \$720 for each additional person in the budget group.

G. Two hundred thirty-five percent FPL:

Size of budget group	FPL per month
1	\$2,378
2	\$3,224
3	\$4,070
4	\$4,916
5	\$5,762
6	\$6,608

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7 \$7,454
8 \$8,300

Add \$846 for each additional person in the budget group.

H. Two hundred fifty percent FPL:

Size of budget group	FPL per month
1	\$2,530
2	\$3,430
3	\$4,330
4	\$5,230
5	\$6,130
6	\$7,030
7	\$7,930
8	\$8,830

Add \$900 for each additional person in the budget group.

[8.200.520.11 NMAC - Rp, 8.200.520.11 NMAC, 8/28/2015; A/E, 4/1/2016; A/E, 9/14/2017; A, 2/1/2018; A/E, 5/17/2018]

8.200.520.12 COST OF LIVING ADJUSTMENT (COLA) DISREGARD COMPUTATION: The countable social security benefit without the COLA is calculated using the COLA increase table as follows:

A. divide the current gross social security benefit by the COLA increase in the most current year; the result is the social security benefit before the COLA increase;

B. divide the result from Subsection A above by the COLA increase from the previous period or year; the result is the social security benefit before the increase for that period or year; and

C. repeat Subsection B above for each year, through the year that the applicant or eligible recipient received both social security benefits and supplemental security income (SSI); the final result is the countable social security benefit.

COLA Increase and disregard table			
	Period and year	COLA increase	= benefit before
1	2018 Jan – Dec	2.0	Jan 18
2	2017 Jan - Dec	0.3	Jan 17
3	2016 Jan - Dec	0	Jan 16
4	2015 Jan - Dec	1.017	Jan 15
5	2014 Jan - Dec	1.015	Jan 14
6	2013 Jan - Dec	1.017	Jan 13
7	2012 Jan - Dec	1.037	Jan 12
8	2011 Jan - Dec	0	Jan 11
9	2010 Jan - Dec	1	Jan 10
10	2009 Jan - Dec	1	Jan 09
11	2008 Jan - Dec	1.058	Jan 08
12	2007 Jan - Dec	1.023	Jan 07
13	2006 Jan - Dec	1.033	Jan 06
14	2005 Jan - Dec	1.041	Jan 05
15	2004 Jan - Dec	1.027	Jan 04
16	2003 Jan - Dec	1.021	Jan 03
17	2002 Jan - Dec	1.014	Jan 02
18	2001 Jan - Dec	1.026	Jan 01
19	2000 Jan - Dec	1.035	Jan 00
20	1999 Jan - Dec	1.025	Jan 99
21	1998 Jan - Dec	1.013	Jan 98
22	1997 Jan - Dec	1.021	Jan 97
23	1996 Jan - Dec	1.029	Jan 96

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24	1995 Jan - Dec	1.026	Jan 95
25	1994 Jan - Dec	1.028	Jan 94
26	1993 Jan - Dec	1.026	Jan 93
27	1992 Jan - Dec	1.03	Jan 92
28	1991 Jan - Dec	1.037	Jan 91
29	1990 Jan - Dec	1.054	Jan 90
30	1989 Jan - Dec	1.047	Jan 89
31	1988 Jan - Dec	1.04	Jan 88
32	1987 Jan - Dec	1.042	Jan 87
33	1986 Jan - Dec	1.013	Jan 86
34	1985 Jan - Dec	1.031	Jan 85
35	1984 Jan - Dec	1.035	Jan 84
36	1982 Jul - 1983 Dec	1.035	Jul 82
37	1981 Jul - 1982 Jun	1.074	Jul 81
38	1980 Jul - 1981 Jun	1.112	Jul 80
39	1979 Jul - 1980 Jun	1.143	Jul 79
40	1978 Jul - 1979 Jun	1.099	Jul 78
41	1977 Jul - 1978 Jun	1.065	Jul 77
42	1977 Apr - 1977 Jun	1.059	Apr 77

[8.200.520.12 NMAC - Rp, 8.200.520.12 NMAC, 8/28/2015; A/E, 1/1/2016; A/E, 3/1/2017; A/E, 5/17/2018]

8.200.520.13 FEDERAL BENEFIT RATES (FBR) AND VALUE OF ONE-THIRD REDUCTION (VTR):

Year	Individual FBR	Institution FBR	Individual VTR	Couple FBR	Institution FBR	Couple VTR
1/89 to 1/90	\$368	\$30	\$122.66	\$553	\$60	\$184.33
1/90 to 1/91	\$386	\$30	\$128.66	\$579	\$60	\$193.00
1/91 to 1/92	\$407	\$30	\$135.66	\$610	\$60	\$203.33
1/92 to 1/93	\$422	\$30	\$140.66	\$633	\$60	\$211.00
1/93 to 1/94	\$434	\$30	\$144.66	\$652	\$60	\$217.33
1/94 to 1/95	\$446	\$30	\$148.66	\$669	\$60	\$223.00
1/95 to 1/96	\$458	\$30	\$152.66	\$687	\$60	\$229.00
1/96 to 1/97	\$470	\$30	\$156.66	\$705	\$60	\$235.00
1/97 to 1/98	\$484	\$30	\$161.33	\$726	\$60	\$242.00
1/98 to 1/99	\$494	\$30	\$164.66	\$741	\$60	\$247.00
1/99 to 1/00	\$500	\$30	\$166.66	\$751	\$60	\$250.33
1/00 to 1/01	\$512	\$30	\$170.66	\$769	\$60	\$256.33
1/01 to 1/02	\$530	\$30	\$176.66	\$796	\$60	\$265.33
1/02 to 1/03	\$545	\$30	\$181.66	\$817	\$60	\$272.33
1/03 to 1/04	\$552	\$30	\$184.00	\$829	\$60	\$276.33
1/04 to 1/05	\$564	\$30	\$188	\$846	\$60	\$282.00
1/05 to 1/06	\$579	\$30	\$193	\$869	\$60	\$289.66
1/06 to 1/07	\$603	\$30	\$201	\$904	\$60	\$301.33
1/07 to 1/08	\$623	\$30	\$207.66	\$934	\$60	\$311.33
1/08 to 1/09	\$637	\$30	\$212.33	\$956	\$60	\$318.66
1/09 to 1/10	\$674	\$30	\$224.66	\$1,011	\$60	\$337
1/10 to 1/11	\$674	\$30	\$224.66	\$1,011	\$60	\$337
1/11 to 1/12	\$674	\$30	\$224.66	\$1,011	\$60	\$337
1/12 to 1/13	\$698	\$30	\$232.66	\$1,048	\$60	\$349.33
1/13 to 1/14	\$710	\$30	\$237	\$1,066	\$60	\$355
1/14 to 1/15	\$721	\$30	\$240	\$1082	\$60	\$361
1/15 to 12/15	\$733	\$30	\$244	\$1,100	\$60	\$367

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1/16 to 12/16	\$733	\$30	\$244	\$1,100	\$60	\$367
1/17 to 12/17	\$735	\$30	\$245	\$1,103	\$60	\$368
1/18 to 12/18	\$750	\$30	\$250	\$1,125	\$60	\$375

A. Ineligible child deeming allocation is \$350.00.

B. Part B premium is \$134.00 per month.

C. VTR (value of one third reduction) is used when an individual or a couple lives in the household of another and receives food and shelter from the household or when the individual or the couple is living on his or her own household but receiving support and maintenance from others.

D. The SSI resource standard is \$2000 for an individual and \$3000 for a couple.

[8.200.520.13 NMAC - Rp, 8.200.520.13 NMAC, 8/28/2015; A/E, 1/1/2016; A/E, 3/1/2017; A/E, 5/17/2018]

8.200.520.14 UNISEX LIFE ESTATE AND REMAINDER INTEREST TABLES:

Age	Life Estate	Remainder
0	.97188	.02812
1	.98988	.01012
2	.99017	.00983
3	.99008	.00992
4	.98981	.01019
5	.98938	.01062
6	.98884	.01116
7	.98822	.01178
8	.98748	.01252
9	.98663	.01337
10	.98565	.01435
11	.98453	.01547
12	.98329	.01671
13	.98198	.01802
14	.98066	.01934
15	.97937	.02063
16	.97815	.02185
17	.97700	.02300
18	.97590	.02410
19	.97480	.02520
20	.97365	.02635
21	.97245	.02755
22	.97120	.02880
23	.96986	.03014
24	.96841	.03159
25	.96678	.03322
26	.96495	.03505
27	.96290	.03710
28	.96062	.03938
29	.95813	.04187
30	.95543	.04457
31	.95243	.04746
32	.94942	.05058
33	.94608	.05392
34	.94250	.05750
35	.93868	.06132
36	.93460	.06540
37	.93026	.06974
38	.92567	.07433
39	.92083	.07917
40	.91571	.08429
41	.91030	.08970

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42	.90457	.09543
43	.89855	.10145
44	.89221	.10779
45	.88558	.11442
46	.87863	.12137
47	.87137	.12863
48	.86374	.13626
49	.85578	.14422
50	.84743	.15257
51	.83674	.16126
52	.82969	.17031
53	.82028	.17972
54	.81054	.18946
55	.80046	.19954
56	.79006	.20994
57	.77931	.22069
58	.76822	.23178
59	.75675	.24325
60	.74491	.25509
61	.73267	.26733
62	.72002	.27998
63	.70696	.29304
64	.69352	.30648
65	.67970	.32030
66	.66551	.33449
67	.65098	.34902
68	.63610	.36690
69	.62086	.37914
70	.60522	.39478
71	.58914	.41086
72	.57261	.42739
73	.55571	.44429
74	.53862	.46138
75	.52149	.47851
76	.50441	.49559
77	.48742	.51258
78	.47049	.52951
79	.45357	.54643
80	.43659	.56341
81	.41967	.58033
82	.42095	.59705
83	.38642	.61358
84	.36998	.63002
85	.35359	.64641
86	.33764	.66236
87	.32262	.67738
88	.30859	.69141
89	.29526	.70474
90	.28221	.71779
91	.26955	.73045
92	.25771	.74229
93	.24692	.75308
94	.23728	.76272
95	.22887	.77113
96	.22181	.77819

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- (7) deduct any remaining allocation for ineligible child and/or SSI-eligible sponsored alien;
see Paragraph (2) above;
- (8) subtotal;
- (9) deduct any remaining portion of the \$20.00 general income exclusion only if not already
totally deducted in Paragraph (4) above;
- (10) subtotal;
- (11) deduct \$65.00; do not apply this deduction if the only income is unearned - 65.00;
- (12) subtotal;
- (13) subtract one-half of Paragraph (12); do not apply this deduction if the only income is
unearned;
- (14) earned income subtotal;
- (15) total of Paragraph (5) plus Paragraph (14);
- (16) deduct parental allocation (1 parent = SSI FBR for an individual LA code A*) (2 parents
= SSI FBR for an eligible couple LA code A*);
- (17) income deemed to applicant child; if there is more than one applicant child, divide this
amount equally between the children: * LA Code A = the full SSI FBR for an individual or a couple.

B. If the deemed income plus the applicant child's separate income exceeds the income standard for
an individual, the applicant child is not eligible for that month.
[8.200.520.18 NMAC - Rp, 8.200.520.18 NMAC, 8/28/2015]

8.200.520.19 LIFE EXPECTANCY TABLES:

A. Males:

Age	Life expectancy	Age	Life expectancy	Age	Life expectancy
0	71.80	40	35.05	80	6.98
1	71.53	41	34.15	81	6.59
2	70.58	42	33.26	82	6.21
3	69.62	43	32.37	83	5.85
4	68.65	44	31.49	84	5.51
5	67.67	45	30.61	85	5.19
6	66.69	46	29.74	86	4.89
7	65.71	47	28.88	87	4.61
8	64.73	48	28.02	88	4.34
9	63.74	49	27.17	89	4.09
10	62.75	50	26.32	90	3.86
11	61.76	51	25.48	91	3.64
12	60.78	52	24.65	92	3.43
13	59.79	53	23.82	93	3.24
14	58.82	54	23.01	94	3.06
15	57.85	55	22.21	95	2.90
16	56.91	56	21.43	96	2.74
17	55.97	57	20.66	97	2.60
18	55.05	58	19.90	98	2.47
19	54.13	59	19.15	99	2.34
20	53.21	60	18.42	100	2.22
21	52.29	61	17.70	101	2.11
22	51.38	62	16.99	102	1.99
23	50.46	63	16.30	103	1.89
24	49.55	64	15.62	104	1.78
25	48.63	65	14.96	105	1.68
26	47.72	66	14.32	106	1.59
27	46.80	67	13.70	107	1.50
28	45.88	68	13.09	108	1.41
29	44.97	69	12.50	109	1.33
30	44.06	70	11.92	110	1.25

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31	43.15	71	11.35	111	1.17
32	42.24	72	10.80	112	1.10
33	41.33	73	10.27	113	1.02
34	40.23	74	9.27	114	0.96
35	39.52	75	9.24	115	0.89
36	38.62	76	8.76	116	0.83
37	37.73	77	8.29	117	0.77
38	36.83	78	7.83	118	0.71
39	35.94	79	7.40	119	0.66

B. Females:

Age	Life expectancy	Age	Life expectancy	Age	Life expectancy
0	78.79	40	40.61	80	9.11
1	78.42	41	39.66	81	8.58
2	77.48	42	38.72	82	8.06
3	76.51	43	37.78	83	7.56
4	75.54	44	36.85	84	7.08
5	74.56	45	35.92	85	6.63
6	73.57	46	35.00	86	6.20
7	72.59	47	34.08	87	5.79
8	71.60	48	33.17	88	5.41
9	70.61	49	32.27	89	5.05
10	69.62	50	31.37	90	4.71
11	68.63	51	30.48	91	4.40
12	67.64	52	29.60	92	4.11
13	66.65	53	28.72	93	3.84
14	65.67	54	27.86	94	3.59
15	64.68	55	27.00	95	3.36
16	63.71	56	26.15	96	3.16
17	62.74	57	25.31	97	2.97
18	61.77	58	24.48	98	2.80
19	60.80	59	23.67	99	2.64
20	59.83	60	22.86	100	2.48
21	58.86	61	22.06	101	2.34
22	57.89	62	21.27	102	2.20
23	56.92	63	20.49	103	2.06
24	55.95	64	19.72	104	1.93
25	54.98	65	18.96	105	1.81
26	54.02	66	18.21	106	1.69
27	53.05	67	17.48	107	1.58
28	52.08	68	16.76	108	1.48
29	51.12	69	16.04	109	1.38
30	50.15	70	15.35	110	1.28
31	49.19	71	14.66	111	1.19
32	48.23	72	13.99	112	1.10
33	47.27	73	13.33	113	1.02
34	46.31	74	12.68	114	0.96
35	45.35	75	12.05	115	0.89
36	44.40	76	11.43	116	0.83
37	43.45	77	10.83	117	0.77
38	42.50	78	10.24	118	0.71
39	41.55	79	9.67	119	0.66

[8.200.520.19 NMAC - Rp, 8.200.520.19 NMAC, 8/28/2015]

8.200.520.20 COVERED QUARTER INCOME STANDARD:

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Date	Calendar Quarter Amount
Jan 2018 – Dec. 2018	\$1,320 per calendar quarter
Jan 2017 - Dec. 2017	\$1,300 per calendar quarter
Jan 2016 - Dec. 2016	\$1,260 per calendar quarter
Jan 2015 - Dec. 2015	\$1,220 per calendar quarter
Jan 2014 - Dec. 2014	\$1,200 per calendar quarter
Jan 2013 - Dec. 2013	\$1,160 per calendar quarter
Jan 2012 - Dec. 2012	\$1,130 per calendar quarter
Jan. 2011 - Dec. 2011	\$1,120 per calendar quarter
Jan. 2010 - Dec. 2010	\$1,120 per calendar quarter
Jan. 2009 - Dec. 2009	\$1,090 per calendar quarter
Jan. 2008 - Dec. 2008	\$1,050 per calendar quarter
Jan. 2007 - Dec. 2007	\$1,000 per calendar quarter
Jan. 2006 - Dec. 2006	\$970 per calendar quarter
Jan. 2005 - Dec. 2005	\$920 per calendar quarter
Jan. 2004 - Dec. 2004	\$900 per calendar quarter
Jan. 2003 - Dec. 2003	\$890 per calendar quarter
Jan. 2002 - Dec. 2002	\$870 per calendar quarter

[8.200.520.20 NMAC - Rp, 8.200.520.20 NMAC, 8/28/2015; A/E, 1/1/2016; A/E, 03/01/2017; A/E, 5/17/2018]

8.200.520.21 STANDARD OF NEED (SON):

Budget group size	Gross income test	Net income test
	One hundred eighty-five percent Standard of need	Standard of need
	049/059 Refugee	049/059 Refugee
1	\$791	\$266
2	\$1,072	\$357
3	\$1,352	\$447
4	\$1,633	\$539
5	\$1,913	\$630
6	\$2,194	\$721
7	\$2,474	\$812
8	\$2,755	\$922
+1	+ \$281	+ \$91

[8.200.520.21 NMAC - Rp, 8.200.520.21 NMAC, 8/28/2015; A/E, 4/1/2016]

HISTORY OF 8.200.520 NMAC: The material in this part was derived from that previously filed with the State Records Center:

8 NMAC 4.MAD.500, Eligibility Policies, Income and Resource Standards, filed 12/30/1994.

8 NMAC 4.MAD.500, Eligibility Policies, Income and Resource Standards, filed 6/20/1995.

History of Repealed Material:

8.200.520 NMAC, Income Standard, filed 12/18/2000 - Repealed effective 1/1/2014.

8.200.520 NMAC, Income Standards, filed 12/2/2013 - Repealed effective 8/28/2015.