2025 Income, Resource Limits & Benefit Levels

Medicaid

- Monthly Income = $1,800 Total Resources = $32,396

Medicare & MSP (Medicare Savings Plan)

Medicare Part B premium = $185/month

- QMB (Qualified Medicare Beneficiary) = clients with income up to and equal to 138% of FPL, or $1800, monthly. Even those who are over income are encouraged to apply because they may qualify for other cost-saving programs.

SSA

SSI monthly income limits ($2,000 resource limit)	Federal	State	Total
• Living alone	$967	$ 87	$1054
• Living w/others	$967	$ 23	$ 990
• Living in the household of another	$644.67	$ 23	$ 667.67

• Congregate Care Level 2 (voluntary IRA)	Federal	State	Provider Pmt.
o LI, NYC, Rockland, Westchester	$967	$435	$1402*
o Rest of State	$967	$405	$1372*

* Mandatory Personal Allowance (PA) = $213 per month; up to an additional $20 for those with other sources of income. PA is deducted from the total provider payment above. Personal Allowance minimum = $213 (Congregate Care Level 2)

Other SSA

Trial Work Period $1160/mo. (9 months in any rolling 60-month period)
Substantial Gainful Activity $1620/mo. (non-blind); $2700/mo. (blind)

ABLE Account

Contributions:

- Annual Contribution Limit = $19,000
- If working (and not participating in an employer-sponsored retirement plan) can contribute up to an additional $15,560 from earnings to ABLE account.

Savings:

- NY State = $520,000** (Note that savings limits vary by state.)
  (**$100,000 is maximum for those receiving SSI, regardless of other state rules.)