

Health Care Eligibility – Quick Reference

Aged, Blind and Disabled Categories (AABD)

Program	Income Limit		Income Disregards	Resource Limit		Excluded From Resources	Counted Toward Resource Limit	Other
	Individual	Couple		Individual	Couple			
SSI DHS does not determine eligibility for this category. Individuals who qualify for SSI automatically receive Health Care. *Full Benefit	\$967	\$1450	\$ 20 General exclusion applied to unearned income first \$65.00 + ½ of remainder of monthly earned income	\$2000	\$3000	<ul style="list-style-type: none"> A home 1 vehicle excluded A 2nd vehicle can be excluded if it is essential to the means of self-support of the individual or couple Some non-home income producing properties Life insurance without a cash surrender value Burial spaces Irrevocable burial arrangements Personal effects (ex. antiques) 	<ul style="list-style-type: none"> Cash on hand in bank (less income received that month) Stocks and bonds Real property other than the home Personal property (ex. non-excludable car, trailers, boats, etc.) Life insurance with a cash surrender face is over \$1500 Revocable burial funds (less \$1500 per spouse if \$1500 exclusion is not used through application of other burial arrangements) 	<ul style="list-style-type: none"> Elderly, blind or disabled. Elderly is defined as age 65 or older SSI Recipient Retroactive eligibility based on information from SSA
AABD Adult Spend Down *Full Benefit	\$108.33 If income exceeds the limit, deduct medical bills	\$216.66 If income exceeds the limit, deduct medical bills	Same as SSI	Same as SSI		Same as SSI	Same as SSI	<ul style="list-style-type: none"> Must re-enroll for spend-down every 3 months. The Spend-Down will be set up for a fixed period, not to exceed 3 months.
PICKLE (COLA) *Full Benefit	\$967	\$1450	Same as SSI *Deduct all COLAs received since the loss of SSI	Same as SSI		Same as SSI	Same as SSI	<ul style="list-style-type: none"> Current recipient of SSA Previously entitled to SSA and SSI concurrently Lost SSI for any reason and would be SSI eligible with deduction of all COLAs received since loss of SSI Retroactive eligibility based on information from SSA

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	Individual	Couple		Individual	Couple			
Disabled Adult Child (DAC) *Full Benefit	\$967	\$1450	Same as SSI *Deduct DAC entitlement plus any COLAs received since the loss of SSI	\$2000	\$3000	Same as SSI	Same as SSI	<ul style="list-style-type: none"> Age 18 or older Became disabled or blind before age 22 Lost SSI due to DAC entitlement or DAC increase Retroactive eligibility based on information from SSA
Widows/Widowers and Surviving Divorced Spouses with Disability (OBRA '90) *Full Benefit	\$967	\$1450	Same as SSI *Deduct all SSA income	\$2000	\$3000	Same as SSI	Same as SSI	<ul style="list-style-type: none"> Current recipient of SSA Widow/Widower or Disabled Surviving Divorced Spouse benefits Not entitled to Medicare Lost SSI due to entitlement of SSA Widows/Widowers/Surviving Divorced Spouse benefits Retroactive eligibility based on information from SSA
Nursing Facility, Assisted Living, ARChoices & DDS Waiver *Full Benefit	\$2,901 (All applicants are treated as individuals for income purposes)		Income of spouse and children not counted	\$2000	\$3000	Same as SSI, except when one spouse is institutionalized, the other may be able to keep a portion of the resources up to \$157,920 based on a formula	Same as SSI	<ul style="list-style-type: none"> Functional eligibility Categorical eligibility Institutional status Cost effective Level of Care assessment ARChoices, Assisted Living Facility, and DDS – No retroactive coverage
Medicare Savings Program ARSeniors (Provides Full Medicaid) QMB (Pays Part B premiums, deductibles & copays) SMB (Pays Part B premium) QI-1 (Pays Part B premium) QDWI (Pays Part A premium) *QMB, SMB, QI-1 and QDWI (Limited Benefit)	\$1043.33 \$1304.17 \$1565.00 \$1760.63 \$2608.33	\$1410.00 \$1762.50 \$2115.00 \$2379.38 \$3525.00	Same as SSI	ARSeniors, QMB, SMB and QI-1 Resource Limit \$9,660.00 \$14,470.00 QDWI Resource Limit \$4,000.00 \$6,000.00		Same as SSI	Same as SSI	<ul style="list-style-type: none"> Medicare beneficiary Age 65 or older, blind or disabled ARSeniors is only for individuals aged 65 or older. Retroactive coverage three (3) months prior to application date QMB – not eligible for retroactive coverage SMB/QI-1 – Retroactive coverage can be up to 3 months, but QI-1 cannot go prior to January 1 in the year of application

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	Individual	Couple		Individual	Couple			
PACE *Full Benefit	\$2,901 *All applicants are treated as individuals for income purposes		Income of Spouse and Children not counted	\$2000	\$3000	Same as SSI, except when one spouse is institutionalized and the other may be able to keep a portion of the resources up to \$157,920 based on a formula.	Same as SSI	<ul style="list-style-type: none"> • 55 years old or older • Live in PACE area • Functional eligibility • Cost of care contribution • Not eligible for retroactive coverage
Workers with Disabilities *Full Benefit	No earned limit. Unearned income must be at or under the individual SSI limit. Total income will be used to determine cost-sharing amount.		N/A	No Resource Limit		N/A	N/A	<ul style="list-style-type: none"> • Meet disability criteria • Eligible for SSI except for earned income • Working (as defined in policy) • Retroactive coverage 3 months prior to application date
TEFRA *Full Benefit	\$2,901 (Only child's income is counted)		N/A	\$2000 (Only child's resources are counted)		Same as SSI	Same as SSI	<ul style="list-style-type: none"> • Functional eligibility • Children who would otherwise be institutionalized • Custodial parents with taxable income at or above 150% of the FPL or over \$25,000 in annual income, whichever is more, must pay a premium based on income • Retroactive coverage 3 months prior to application date
Autism *Full Benefit	\$2,901 (Only child's income is counted)		N/A	\$2000 (Only Child's resources are counted)		Same as SSI	Same as SSI	<ul style="list-style-type: none"> • Functional eligibility • Autism diagnosis • Disability determination • Must apply and be approved by 5th birthday. • Age restriction of 18 months-8th birthday. • No retroactive coverage

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Families and Individuals Group (MAGI)

Program	Income Limit		Earned Income Deductions		Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other
	Family Size	Income	Family Size	Income				
ARKids A	142% of FPL		147% of FPL		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> Children under age 19 yrs. old Relationship/Living arrangement criteria Eligible for additional 5% Income Disregard if needed for eligibility and child has insurance Retroactive coverage can begin 3 months prior to application date PCP assignment required 12-month continuous eligibility
*Full Benefit	1	\$1,851.92	Additional 5% Income Disregard if child has insurance					
	2	\$2,502.75	1	\$1,917.13				
	3	\$3,153.58	2	\$2,590.88				
	4	\$3,804.42	3	\$3,264.63				
	5	\$4,455.25	4	\$3,938.38				
	Add \$650.83 for each additional member		5	\$4,612.13				
			Add \$673.75 for each additional member					
ARKids B	211% of FPL		216% of FPL		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> Children under age 19 yrs. old Relationship/Living arrangement criteria Eligible for additional 5% Income Disregard if needed for eligibility Retroactive coverage can begin 3 months prior to application date Copays required PCP assignment 12-month continuous eligibility
*Limited Benefit	1	\$2,751.79	Additional 5% Income Disregard if needed					
	2	\$3,718.88	1	\$2,817.00				
	3	\$4,685.96	2	\$3,807.00				
	4	\$5,653.04	3	\$4,797.00				
	5	\$6,620.13	4	\$5,787.00				
	Add \$967.08 for each additional member		5	\$6,777.00				
			Add \$990.00 for each additional member					
Pregnant Women	209% of FPL		214% of FPL		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> Pregnant Number of expected babies are included in the household size Retroactive coverage is determined by the current PW eligibility determination and should have alleged medical expenses for the retro period Coverage ends at 60th day post-partum
*Full Benefit	1	\$2,725.71	Additional 5% Income Disregard if needed					
	2	\$3,683.63	1	\$2,790.92				
	3	\$4,641.54	2	\$3,771.75				
	4	\$5,599.46	3	\$4,752.58				
	5	\$6,557.38	4	\$5,733.42				
	Add \$957.92 for each additional member		5	\$6,714.25				
			Add \$980.83 for each additional member					

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Families and Individuals Group (MAGI)

Program	Income Limit		Earned Income Deductions		Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other
	Family Size	Income	Family Size	Income				
Unborn Child *Limited Benefit	209% of FPL 1 \$2,725.71 2 \$3,683.63 3 \$4,641.54 4 \$5,599.46 5 \$6,557.38 Add\$957.92 for each additional member	214% of FPL Additional 5% Income Disregard if needed 1 \$2,790.92 2 \$3,771.75 3 \$4,752.58 4 \$5,733.42 5 \$6,714.25 Add \$980.83 for each additional member	No Resource Limit	N/A	N/A	<ul style="list-style-type: none">• Pregnant• Number of expected babies are included in the household size• Retroactive coverage is determined by the current PW eligibility determination and should have alleged medical expenses for the retro period• Coverage ends at 60th day post-partum		
Parents/Caretaker Relatives *Full Benefit	1 \$124.00 2 \$220.00 3 \$276.00 4 \$334.00 5 \$388.00 6 \$448.00 7 \$505.00 8 \$561.00 9> \$618.00	No Income Disregards	No Resource Limit	N/A	N/A	<ul style="list-style-type: none">• Must be have a child under age 18 in the home• Deprivation does not have to exist• Retroactive coverage can begin 3 months prior to application date		
ARHOME Program (Adult Expansion Group) *Full Benefit	133% of FPL 1 \$1,734.54 2 \$2,344.13 3 \$2,953.71 4 \$3,563.29 5 \$4,172.88 Add \$609.58 for each additional member	138% of FPL Additional 5% Income Disregard if needed 1 \$1,799.75 2 \$2,432.25 3 \$3,064.75 4 \$3,697.25 5 \$4,329.75 Add \$632.50 for each additional member	N/A	N/A	N/A	<ul style="list-style-type: none">• Must be between ages 19-64• Cannot be pregnant at time of application• Not eligible for or enrolled in Medicare• Cannot be eligible for Parent/Caretaker Relative• Eligible for additional 5% Income Disregard if needed for eligibility• Retroactive coverage 30 days prior to the date of application		

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	Family Size	Income	Family Size	Income				
Former Foster Care *Full Benefit	No Income Limit		No Income Disregards		No Resource Limit	N/A	N/A	<ul style="list-style-type: none"> Must have aged out of the Arkansas Foster Care Program between the ages of 19 through 21 If aged out of foster care in another state, must have reached the age of 18 on or after January 1, 2023 Retroactive coverage can begin up to 3 months prior to application 12-month continuous eligibility for recipients under 19
Non-MAGI Families Spend Down (a) Pregnant Woman (b) Under-18 (U-18) (c) Unemployed Parent (d) AFDC related *Full Benefit	1 \$108.33 2 \$216.66 3 \$275.00 4 \$333.33 Add \$58.33 for each additional member Deduct outstanding medical bills if income exceeds limit for household size		<ul style="list-style-type: none"> Deduct \$90 for work-related expense Deduct actual childcare expenses up to \$200 a month for a child under age 2 or \$175 a month for a child aged 2 or older 		Family Size 1 \$2000 2 \$3000 3 \$3100 4 \$3200 Add \$100 for each additional person	<ul style="list-style-type: none"> A home Household and personal goods Student loans and grants Other bona fide loans One burial plot per family member 	<ul style="list-style-type: none"> Cash on hand or in the bank (less income received that month) Stocks and bonds Accessible trust funds Cash surrender value of life insurance policies U. S. Savings Bonds Other personal property Equity value of more than \$1500 is counted for one car. Full equity value is counted for additional cars 	(a) Pregnant Woman only (b) Under-18: Children under 18 years only (c) Deprivation due to unemployment of parent (d) Deprivation due to absence, death or disability of parent <ul style="list-style-type: none"> Retroactive coverage can begin up to 3 months prior to application

*This is a summary of eligibility requirements. Other factors will also enter determining your eligibility for a program. Unless otherwise noted, all categories receive "full" Health Care. Benefit packages are defined by the Department of Human Services, Division of Medical Services. This information was current at the time this summary was prepared but changes may have been made subsequently due to federal regulations, state laws, court decisions or other factors. DHS cannot be bound by any information in this reference chart that conflicts with current policy or program requirements.

Arkansas' complete Health Care Policy can be found at: <https://humanservices.arkansas.gov/divisions-shared-services/county-operations/division-policies/>

Additional information is available at: <https://medicaid.mmis.arkansas.gov/>

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