

Screening for Medicaid Eligibility under the COLA Passalong

Use the screening guide below to determine if an individual qualifies for COLA passalong status (under the Pickle Amendment).

If the individual is unable to answer the questions **or is unsure of any answers, check** other resources to determine his or her passalong status. **See MA-2110, Passalong.**

***This screening guide is to be used to identify individuals eligible for COLA passalong only. For widow(er)s and adult disabled children, also evaluate under other passalong groups. See MA-2110, Passalong.**

Step One: Ask the applicant the following questions (and check other sources as needed) to determine if he or she qualifies for passalong.

Question 1: Are you now receiving a Social Security check?

_____ **If no, STOP.** The individual is not eligible.

_____ **If yes,** continue to question 2.

Question 2: After April 1977, has there ever been a month in which you were eligible for, and received, both a Social Security check and an SSI or SA **check (or did you get SSI only and then were found retroactively eligible for Social Security for that month)?**

_____ **If no, STOP.** The individual is not eligible **for COLA passalong. Evaluate under other passalongs.**

_____ **If yes,** continue to question 3.

Question 3: What is the last month in which you were eligible for and received both Social Security and SSI or Social Security and SA?

Step Two: Look up the month and year in which the person last received both Social Security and SSI in Attachment 3. Find the percentage that applies **to the year SSI or SA** stopped. Multiply the current amount of the person's (and/or spouse's) Social Security benefits by the applicable percentage. Use this amount after multiplying as the countable SSA income.

Current Social Security benefit amount	_____
Percentage from table for applicable month	X _____ %
Countable Social Security income	= _____
Other Countable income	+ _____
Total Countable income	= _____

Step Three: Compare the total countable income to the **current SSI or SA** income limit. If less than the current income limit, the person is COLA passalong eligible, from the standpoint of income, for Medicaid benefits. (The person must still satisfy separate Medicaid resource and non-financial requirements.)

Example

Mrs. Smith received both Social Security and SSI checks in 1976-78. However, her SSI was terminated in March 1978 because she started receiving a private pension that, combined with her Social Security benefits, raised her income to an amount above the 1978 SSI income limits. There have been gradual increases in her income since 1978. She now receives a Social Security benefit of \$1,040 per month. Her private pension is \$250 a month, for a combined total of \$1,290 monthly.

In 2009, the income limit for SSI (taking into account a \$20 general income disregard) is \$674 for an individual. Thus, Mrs. Smith’s income is over the SSI income limit.

Screen Mrs. Smith for **COLA passalong** eligibility as outlined above. Determining that the last month in which she received both Social Security and SSI was March 1978, look up that time period in the following table and find the corresponding reduction factor (.283). Multiply Mrs. Smith’s current Social Security benefit of \$1,040 by that factor, to determine her current countable **COLA passalong** income.

\$1,040 multiplied by .283 = \$294 (Social Security income, **minus COLAS**, rounded downward)

\$294 countable Social Security income + \$250 private pension = \$544 total countable “Pickle” income.

Since \$544 is less than the **2009** SSI income limit (including the standard \$20 disregard) of \$674, Mrs. Smith is eligible for Medicaid, even though she is ineligible for SSI.