



# Hawaii Medicaid Income Limits 2025 (Med-QUEST)




A Quick Guide to Eligibility, Income Charts & Application Steps



# What Is Med-QUEST?

Med-QUEST is Hawaii's state-run Medicaid program, providing free or low-cost health coverage to residents. It is run by the state Department of Human Services.

## Who It Covers

-  • Adults (ages 19-64)
-  • Children (up to 18)
-  • Pregnant Women
-  • Parents & Caregivers
-  • Seniors (65+) & People with Disabilities

## Key Benefits

-  • Doctor visits & hospital stays
-  • Prescription drugs
-  • Mental health care
-  • Long-term support (nursing homes, home aides)

## Medicaid Expansion

Hawaii expanded Medicaid in 2014, opening doors for more working adults to qualify.





# Do You Qualify? The Core Requirements



**Residency:** You must live in Hawaii and intend to stay.



**Citizenship/Immigration:** You must be a U.S. citizen, national, or qualified immigrant. (Emergency services are available for some non-citizens).



**Income:** Your household income must fall below specific limits tied to the Federal Poverty Level (FPL).

- *Note: Hawaii's FPL is higher than the mainland's due to cost of living.*



**Household Size:** The number of people in your household helps determine your income limit.



**Group-Specific Rules:** Additional criteria based on age or medical need apply for certain groups (e.g., seniors, people with disabilities).



# 2025 Monthly Income Limits at a Glance

Based on a household of one. These figures include a 5% disregard where applicable.



**Adults (19-64)**  
**\$2,069 / month**



**Children (Under 1)**  
**\$4,693 / month**



**Children (1-5)**  
**\$2,939 / month**



**Children (6-18)**  
**\$2,159 / month**



**Pregnant Women**  
**\$2,939 / month**



**Parents/Caregivers**  
**\$1,575 / month**



**Seniors/Disabled**  
**\$1,500 / month**  
(+ asset limits)

# Income Limits: Adults (Ages 19-64)

Based on **138%** of the Federal Poverty Level. This group covers adults with or without dependent children.

| Household Size | Monthly Limit | Annual Limit |
|----------------|---------------|--------------|
| 1              | \$2,069       | \$24,828     |
| 2              | \$2,797       | \$33,564     |
| 3              | \$3,525       | \$42,300     |
| 4              | \$4,253       | \$51,036     |
| 5              | \$4,981       | \$59,772     |
| 6              | \$5,709       | \$68,508     |
| 7              | \$6,437       | \$77,244     |
| 8              | \$7,165       | \$85,980     |



*\*For each additional person, add \$728 monthly.*



# Income Limits for Children (Ages 0-18)

Children have the highest income allowances. Limits are based on age. CHIP may be available for incomes above these levels.

## Children Under 1 (313% FPL)

| Household Size | Monthly Limit |
|----------------|---------------|
| 1              | \$4,693       |
| 2              | \$6,344       |
| 3              | \$7,995       |
| 4              | \$9,646       |

## Children Ages 1-5 (196% FPL)

| Household Size | Monthly Limit |
|----------------|---------------|
| 1              | \$2,939       |
| 2              | \$3,973       |
| 3              | \$5,007       |
| 4              | \$6,041       |

## Children Ages 6-18 (144% FPL)

| Household Size | Monthly Limit | Household Size | Monthly Limit |
|----------------|---------------|----------------|---------------|
| 1              | \$2,159       | 3              | \$3,679       |
| 2              | \$2,919       | 4              | \$4,438       |

*\*Tables show select household sizes for brevity. For each additional person over 8, add \$553 monthly.*





# Income Limits for Pregnant Women & Parents

## Pregnant Women (196% FPL)

Your unborn child counts as **+1** to your household size. A single pregnant woman is a household of 2.

| Household Size | Monthly Limit |
|----------------|---------------|
| 2              | \$3,973       |
| 3              | \$5,007       |
| 4              | \$6,041       |
| 5              | \$7,074       |

## Parents & Caregivers (105% FPL)

For adults with dependent children under 19 living in the home.

| Household Size | Monthly Limit |
|----------------|---------------|
| 2              | \$2,128       |
| 3              | \$2,682       |
| 4              | \$3,236       |
| 5              | \$3,790       |





# Rules for Seniors (65+), People with Disabilities & Long-Term Care



## Standard Eligibility (ABD Medicaid)

**Income Limit:** \$1,500/mo  
(Individual) / \$2,027/mo (Couple)

**Asset Limit:** \$2,000 (Individual) /  
\$3,000 (Couple)

**Over the Limit?:** The Medically  
Needy program allows you to  
“spend down” excess income on  
medical bills to qualify.



## Long-Term Care (Nursing Home / Home Care)

**Nursing Home:** No income limit,  
but you must pay most of your  
income toward care.

**Home Care (HCBS Waiver):**  
\$1,500/mo income limit.

**Asset Limit:** \$2,000 for the  
applicant.

**Home Equity Limit:** \$1,097,000.



## Protections for a Healthy Spouse

**Spousal Income Allowance:** The  
spouse at home can keep up to  
\$3,948/month.

**Spousal Asset Allowance:** The  
spouse at home can keep up to  
\$157,920 in assets.



# What Counts as Income?

For most applicants, income is calculated using Modified Adjusted Gross Income (MAGI) rules.



## INCOME THAT COUNTS

- Wages, salaries, tips & bonuses
- Wages, salaries, tips & bonuses
- Net profit from self-employment
- Unemployment benefits
- Taxable Social Security income
- Alimony, interest & dividends



## INCOME THAT DOES NOT COUNT

- Tax refunds
- Child support payments received
- Gifts or loans
- Scholarships for tuition & fees
- VA Aid & Attendance benefits
- VA Aid & Attendance benefits



# How to Determine Your Household Size

Your household includes you, your spouse, and anyone you claim as a tax dependent.



A **single parent** with **two children**: Household Size = **3**



A **single pregnant woman**: Household Size = **2** (counts herself + unborn child)



A **grandparent caring for a grandchild** (and claiming as a tax dependent): Household Size = **2**



**Unmarried partners** (filing taxes separately): Counted as **separate households**.



# How to Apply: A Step-by-Step Guide

1

## Gather Documents

Have these ready: ID (driver's license), Social Security number, income proof (pay stubs, tax returns), and residency proof (utility bill).

2

## Apply Online (Easiest Method)

Use the KOLEA portal at [medquest.hawaii.gov](https://medquest.hawaii.gov).

3

## Apply by Mail or In Person

Download a form or visit a local Department of Human Services (DHS) office.

4

## Wait for a Decision

Processing takes approximately **45 days** (or up to 90 days for applications based on disability).



**Need Help? Call the Helpline: 1-800-316-8005**



# Keeping Your Coverage: Renewals & Reporting Changes



**Renew Annually:** You must renew your coverage once per year to keep it.



**Look for Mail:** A renewal notice will be mailed to you ~45 days before your deadline.



**Automatic Renewals:** If your income and other information can be verified with state records, you may be renewed automatically.



**Report Changes:** You must report any changes to your income, address, or household size when they happen.



**Don't Miss the Deadline:** If you fail to complete your renewal on time, your health coverage will be terminated.



# Common Questions & Denial Reasons

## **Q: Why might my application be denied?**

A: Common reasons include: income over the limit, incorrect household size, missing documents, non-qualifying immigration status, or assets over the cap (for ABD/LTC groups).

---

## **Q: Do my rent or other expenses lower my countable income?**

A: No, Med-QUEST uses your gross income before expenses.

---

## **Q: What if I make slightly more than the income limit?**

A: A 5% income disregard is automatically applied, which may help you qualify. The Medically Needy Spend-Down is another option for some.

---

## **Q: Can I keep my Medicaid if I move to another state?**

A: No. Coverage ends when you leave Hawaii. You must reapply in your new state.



# Key Takeaways for Med-QUEST 2025

- ✓ **Broad Coverage:** Med-QUEST serves Hawaii residents of all ages, from infants to seniors.
- ✓ **Varied Limits:** Income limits depend on your group and range from 105% to over 300% of the FPL.
- ✓ **Key Thresholds:** A single adult can earn up to **\$2,069/mo**, while the limit for a household with an infant is **\$4,693/mo**.
- ✓ **Apply Online:** The KOLEA portal is the fastest and most efficient way to apply.
- ✓ **Renew to Retain:** You must complete your annual renewal to maintain your health coverage.



# Resources & Official Contacts



**Official Website**

**[medquest.hawaii.gov](https://medquest.hawaii.gov)**



**Phone Helpline**

**1-800-316-8005**



**In-Person Assistance**

Find your local Department of Human Services (DHS) office location at: **[humanservices.hawaii.gov](https://humanservices.hawaii.gov)**