

A light blue outline map of the state of Ohio is centered in the background of the slide.

# Ohio Medicaid Eligibility & Income Limits — 2025

A Guide to the Updated Federal Poverty Level Guidelines

# What Is Ohio Medicaid?

- Provides low-cost or free healthcare to over 3 million Ohio residents.
- Covers essential services like doctor visits, hospital stays, and prescriptions.
- Helps children, adults, pregnant women, seniors, and people with disabilities.
- Eligibility rules are based on income and update each year based on the Federal Poverty Level (FPL).





# The Two Main Paths to Eligibility: MAGI vs. Non-MAGI

## MAGI Medicaid



Based on your household's taxable income.

**Who it's for:** Most children, pregnant women, parents/caretakers, and adults under 65.

### Key Rules:

- No asset test (your savings or property are not counted).
- Includes a 5% income disregard for a "safety net".

## Non-MAGI Medicaid



For individuals with specific healthcare needs.

**Who it's for:** People who are aged (65+), blind, or disabled. Also for long-term care and Medicare Savings Programs.

### Key Rules:

- Checks both monthly income and countable assets.
- May require a certain level of medical need (e.g., for nursing home care).



# Income Limits for MAGI Groups (Based on Federal Poverty Level)

Income is compared to the Federal Poverty Level (FPL). For 2025, 100% FPL for one person is \$1,255/month.



Adults (19-64)

**Up to 138% FPL**



Children (0-18)

**Up to 206% FPL**



Pregnant Women

**Up to 205% FPL**



Parents & Caretakers

**Up to 90% FPL**

*Note: These limits include a standard 5% income disregard, making it slightly easier to qualify.*



# Children (Ages 0-18) Income Limits

Covered by Medicaid & CHIP up to 206% FPL



Household Size	Max Monthly Income	Max Annual Income
1	\$2,585	\$31,020
2	\$3,495	\$41,940
3	\$4,405	\$52,860
4	\$5,315	\$63,780

'Household Size' includes the parent(s) and the child(ren).

# Adult (Ages 19-64) Income Limits

Ohio's Medicaid Expansion covers adults up to 138% FPL.



Household Size	Max Monthly Income	Max Annual Income
1	\$1,732	\$20,784
2	\$2,360	\$28,320
3	\$2,960	\$35,520
4	\$3,577	\$42,924

You do not need to have children to qualify for this category.



# Eligibility for Pregnant Women and Parents



## Pregnant Women & New Moms

**Limit: Up to 205% FPL**

### Key Rules

- The unborn baby is counted as a household member (+1).
- Coverage continues for 12 months after the baby is born.

**Example:** For a single pregnant woman, the household size is 2. The monthly income limit is **\$2,687**.



## Parents & Caretaker Relatives

**Limit: Up to 90% FPL**

### Key Rules

- You must be the primary caregiver for a child under 19.
- Income limits are lower for this group.

**Example:** For a single parent household, the monthly income limit is **\$1,130**.



# Non-MAGI: Seniors, Disabled & Long-Term Care



- **Who it's for:** Ohioans aged 65+, blind, or certified disabled.
- **Standard Income Limit (SSI-Based):** **\$967/month** for an individual, **\$1,450/month** for a couple.
- **Long-Term Care Limit (Nursing Home & Waivers):** Up to **300%** of SSI, which is **\$2,901/month** for an individual.
- **Asset Rules:** Unlike MAGI, this path has asset limits.
  - **\$2,000** for an individual.
  - **\$3,000** for a couple.
  - Your primary home and one vehicle are typically exempt.
- **Spousal Protection:** For long-term care, the spouse at home can keep up to **\$157,920** in assets.



# Helping with Medicare Costs: Savings Programs



These programs help pay for Medicare premiums, deductibles, and coinsurance.

Program	What It Does	Monthly Income Limit (Individual)
<b>QMB</b> (100% FPL)	Pays Premiums, Deductibles, Coinsurance	<b>\$1,255</b>
<b>SLMB</b> (120% FPL)	Pays Part B Premium	<b>\$1,506</b>
<b>QI-1</b> (135% FPL)	Pays Part B Premium	<b>\$1,694</b>

Asset Limits also apply: \$2,000 for an individual and \$3,000 for a couple for QMB.





# Ready to Apply? Here's How.

1.



## Online (Fastest):

Visit **benefits.ohio.gov** to use the screening tool and submit an application.

2.



## By Phone:

Call the Medicaid Consumer Hotline at **800-324-8680** for assistance.

3.



## In Person:

Visit your local County Department of Job & Family Services (JFS) office.

4.



## By Mail:

Download and print a paper application to mail to your local JFS office.

## Approval Time

- Standard processing is up to 45 days.
- Pregnant Women: May receive 'presumptive eligibility' for faster approval.