



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.

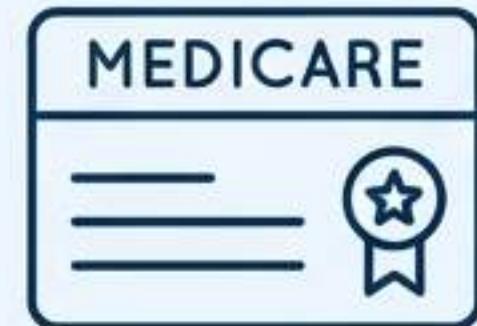
Example: For a single parent household, the monthly income limit is **\$1,130**.

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)
QMB (100% FPL)	Pays Premiums, Deductibles, Coinsurance	\$1,255
SLMB (120% FPL)	Pays Part B Premium	\$1,506
QI-1 (135% FPL)	Pays Part B Premium	\$1,694

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.

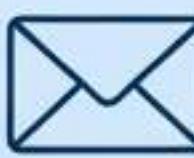
3.



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.