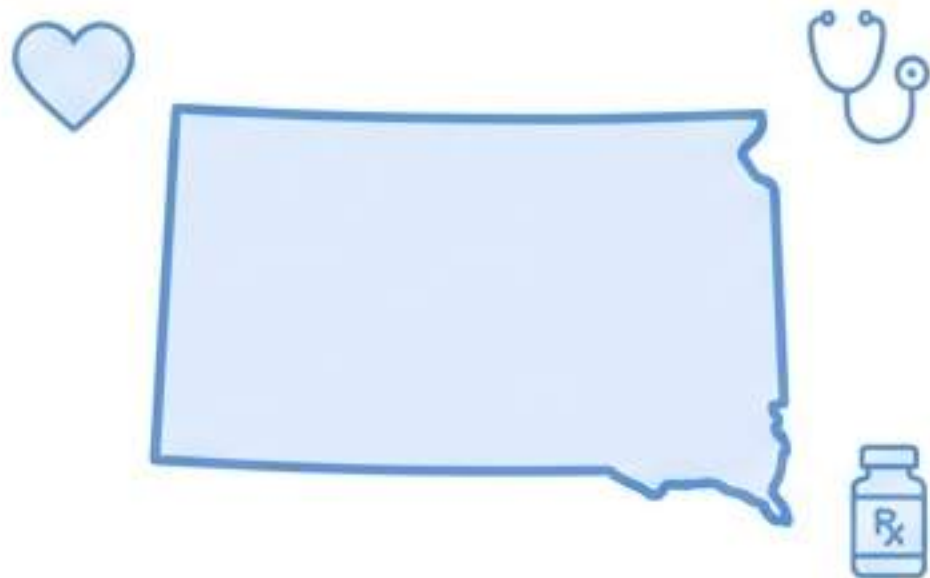


South Dakota Medicaid Income Limits 2025



Who Qualifies • Income Charts
• How to Apply

Updated for 2025



What Is Medicaid in South Dakota?

- Health insurance for people and families with low incomes.
- Run by the South Dakota Department of Social Services (DSS).
- Covers doctor visits, hospital care, prescriptions, and mental health.
- Kids also get full dental and vision coverage.



Good News: Medicaid Was Expanded

- Now covers adults ages 19 to 64.
- You do not need to have kids to qualify.
- The income limit is up to 138% of the Federal Poverty Level (FPL).
- This important change started in 2023.

2025 Income Limits by Group



Children (Ages 0–18): **Up to 187% FPL**



Pregnant Women: **Up to 194% FPL**



Adults (Ages 19–64): **Up to 138% FPL**



Parents/Caregivers: **Up to 138% FPL**



Seniors & People with Disabilities: **\$967 per month**



How Much Can I Earn? (Monthly Income for Adults)

1 person: **\$1,800 / month**

2 people: **\$2,433 / month**

3 people: **\$3,065 / month**

4 people: **\$3,698 / month**

Add \$462 for each extra person in your home.



Who Is in My Household?

- Count yourself, your spouse, and any children or relatives you claim on your taxes.
- If you are pregnant, count your unborn baby as one person.
- Medicaid uses official "tax household" rules to decide your household size.



Other Ways to Qualify

CHIP:

Health insurance for kids whose families earn too much for regular Medicaid (up to 208% FPL).

Pregnancy Medicaid:

Covers care during pregnancy and for 12 months after birth.

Long-Term Care:

Helps pay for a nursing home or care in your own home.

Waivers:

Special programs that provide services for people to live at home and in the community.

Do My Savings Count? (Asset Rules)



For most people (kids, adults, pregnant women): NO asset limit.



For Seniors & People with Disabilities:

- \$2,000 limit for one person
- \$3,000 limit for a couple

A 'spend-down' option may help you qualify if your assets are over the limit.

Ready to Apply? Here's How.

1 Online (Fastest Way):
benefits.sd.gov




2 By Phone:
1-800-597-1603



3 In Person:
Visit your local DSS office



 *You'll get a decision in about 45 days (up to 90 days for disability applications).*



Don't Lose Your Coverage

- You must renew your Medicaid every year.
- DSS will mail you a notice 45 days before your renewal is due.
- Report changes to your income or address right away.
- If you miss the paperwork, you could lose your health coverage.