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**MAO COVERAGE GROUPS/CRITERIA FOR THE AGED & DISABLED**  
**MAO "AT-HOME" COVERAGE GROUPS**

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**B. POVERTY  
LEVEL  
AGED &  
DISABLED  
(PLAD)  
GROUP**

Section 9402 of the Omnibus Budget Reconciliation Act of 1986 (P.L. 99-509) allowed states the option to offer Medicaid coverage to aged and disabled individuals with incomes up to a state-established threshold that does not exceed 100 percent of the federal poverty level. The resource limits are mandated to be the same as SSI resource limits for this optional group.

Note: Individuals who are blind are ineligible for coverage in this category unless the blind individual is also disabled.

**1. Eligibility  
Criteria**

Effective July 1, 1989, an individual or couple must meet all of the following criteria in order to qualify for PLAD coverage:

- The eligible must be aged 65 or over or disabled.
- Income must not exceed the FPL in accordance with the phase-in requirement contained in State law:

85% of the FPL effective 07-01-89  
90% of the FPL effective 01-01-90  
100% of the FPL effective 01-01-91  
135% of the FPL effective 07-01-2000

The income limits apply to countable income, i.e., all appropriate income exclusions apply prior to testing income against the individual or couple level. The income limits for PLAD individuals and couples are listed in the "Chart of Need Standards and Resource Limits" located in the Appendix.

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Effective 07/01/00, resources must not exceed \$4,000 for an individual and \$6,000 for a couple. Effective 07/01/99 - 06/30/00, resources could not exceed \$3,000 for an individual and \$4,000 for a couple. Effective 07/01/89 - 06/30/99, resources could not exceed SSI resource limits.

- All other non-financial requirements of Medicaid eligibility must be met.

**2. Effective Date of Benefits**

Medicaid benefits for PLAD coverage is effective with the first of the month in which all factors of eligibility are met, which includes up to 3 months prior to the month of application. However, benefits cannot begin any earlier than July 1, 1989, which is the implementation date for this coverage group.

PLAD eligibles receive full Medicaid benefits.

**3. 12-Months Continuous Eligibility**

The Balanced Budget Act of 1997, P.L. 105-33, gives states the option to provide continuous eligibility to children under age 19.

Continuous Medicaid applies only to children in any coverage group available to children except children who are only eligible in LTC. When discharged, child would not be automatically eligible for 12 months continuous eligibility from the date last determined eligible.

Children can not be eligible for continuous Medicaid prior to July 1, 1998, which is the effective date of this policy.

After eligibility for Medicaid is determined or redetermined, eligibility will continue for 12 months regardless of changes in circumstances.

**4. Termination of PLAD Program**

House Bill 1104 passed during the 2005 Legislative Session terminated the Poverty Level Aged and Disabled (PLAD) coverage group effective December 31, 2005.