

Medical Assistance for Adults Age 65 or over, Blind or Disabled (Not Receiving SSI)

Virginia offers Medicaid coverage to people at least 65 years old and to people with blindness or disabilities, as defined by the Social Security Administration (SSA). The SSA defines blindness as having “central visual acuity of 20/200 or less in the better eye with the use of a correcting lens.” The SSA defines a disability as “the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.”

People who receive Social Security benefits on the basis of blindness or a disability already are considered to be disabled for Medicaid purposes. If you believe that you meet the SSA definition for blindness or disability but have not had blindness or disability determined by the SSA, you may still apply for Medicaid. A referral will be made for you to have a disability determination by Disability Determination Services (DDS), the agency that conducts disability determinations for both the SSA and Medicaid. DDS is administered by the Virginia Department of Rehabilitative Services. Blind or disabled people who are at least 65 years of age do not need to have a disability determination.

A person who is at least 65 years old or who has been determined to be blind or disabled may be eligible for full Medicaid coverage if the person’s countable income is no more than 80% of the Federal Poverty Level (FPL) and the person has countable resources of no greater than \$2,000 for an individual or \$3,000 for a married couple who live together. If a person is married and living with the spouse, the spouse’s income and resources must be counted. The income and resources of other people in the home, such as children, are not counted.

The income limit for a blind or disabled person to have full Medicaid coverage for 2015 is listed below:

Medicaid Income Limits for the Aged, Blind or Disabled (with income less than or equal to 80% of the Federal Poverty Level) Effective January 22, 2015

Family Unit Size	Annual	Monthly
1	\$ 9,416	\$ 785
2	12,744	1,062

Medicare Beneficiaries

If a person’s income **and/or** resources are over the limit for full Medicaid coverage and the person is eligible for Medicare, the person may be eligible for a Medicare Savings Program (MSP). Information for Medicare beneficiaries and the MSPs is available by clicking [here](#).