

**441—75.13(249A) Categorical relatedness.**

**75.13(1) FMAP-related Medicaid eligibility.** Medicaid eligibility for persons who are under the age of 21, pregnant women, or specified relatives of dependent children who are not blind or disabled shall be determined using the income criteria in effect for the family medical assistance program (FMAP) as provided in subrule 75.1(14) unless otherwise specified. Income shall be considered prospectively.

**75.13(2) SSI-related Medicaid.** Except as otherwise provided in 441—Chapters 75 and 76, persons who are 65 years of age or older, blind, or disabled are eligible for Medicaid only if eligible for the Supplemental Security Income (SSI) program administered by the United States Social Security Administration.

*a. SSI policy reference.* The statutes, regulations, and policy governing eligibility for SSI are found in Title XVI of the Social Security Act (42 U.S.C. Sections 1381 to 1383f), in the federal regulations promulgated pursuant to Title XVI (20 CFR 416.101 to 416.2227), and in Part 5 of the Program Operations Manual System published by the United States Social Security Administration. The Program Operations Manual System is available at Social Security Administration offices in Ames, Burlington, Carroll, Cedar Rapids, Clinton, Council Bluffs, Creston, Davenport, Decorah, Des Moines, Dubuque, Fort Dodge, Iowa City, Marshalltown, Mason City, Oskaloosa, Ottumwa, Sioux City, Spencer, Storm Lake, and Waterloo, or through the Department of Human Services, Division of Financial, Health, and Work Supports, Hoover State Office Building, 1305 East Walnut, Des Moines, Iowa 50319-0114.

*b. Income considered.* For SSI-related Medicaid eligibility purposes, income shall be considered prospectively.

*c. Trust contributions.* Income that a person contributes to a trust as specified at 75.24(3)“b” shall not be considered for purposes of determining eligibility for SSI-related Medicaid.

*d. Conditional eligibility.* For purposes of determining eligibility for SSI-related Medicaid, the SSI conditional eligibility process, by which a client may receive SSI benefits while attempting to sell excess resources, found at 20 CFR 416.1240 to 416.1245, is not considered an eligibility methodology.

*e. Valuation of life estates and remainder interests.* In the absence of other evidence, the value of a life estate or remainder interest in property shall be determined using the following table by multiplying the fair market value of the entire underlying property (including all life estates and all remainder interests) by the life estate or remainder interest decimal corresponding to the age of the life estate holder or other person whose life controls the life estate.

If a Medicaid applicant or recipient disputes the value determined using the following table, the applicant or recipient may submit other evidence and the value of the life estate or remainder interest shall be determined based on the preponderance of all the evidence submitted to or obtained by the department, including the value given by the following table.

| Age | Life Estate | Remainder | Age | Life Estate | Remainder | Age | Life Estate | Remainder |
|-----|-------------|-----------|-----|-------------|-----------|-----|-------------|-----------|
| 0   | .97188      | .02812    | 37  | .93026      | .06974    | 74  | .53862      | .46138    |
| 1   | .98988      | .01012    | 38  | .92567      | .07433    | 75  | .52149      | .47851    |
| 2   | .99017      | .00983    | 39  | .92083      | .07917    | 76  | .51441      | .49559    |
| 3   | .99008      | .00992    | 40  | .91571      | .08429    | 77  | .48742      | .51258    |
| 4   | .98981      | .01019    | 41  | .91030      | .08970    | 78  | .47049      | .52951    |
| 5   | .98938      | .01062    | 42  | .90457      | .09543    | 79  | .45357      | .54643    |
| 6   | .98884      | .01116    | 43  | .89855      | .10145    | 80  | .43569      | .56341    |
| 7   | .98822      | .01178    | 44  | .89221      | .10779    | 81  | .41967      | .58033    |
| 8   | .98748      | .01252    | 45  | .88558      | .11442    | 82  | .40295      | .59705    |
| 9   | .98663      | .01337    | 46  | .87863      | .12137    | 83  | .38642      | .61358    |
| 10  | .98565      | .01435    | 47  | .87137      | .12863    | 84  | .36998      | .63002    |
| 11  | .98453      | .01547    | 48  | .86374      | .13626    | 85  | .35359      | .64641    |

| Age | Life<br>Estate | Remainder | Age | Life<br>Estate | Remainder | Age | Life<br>Estate | Remainder |
|-----|----------------|-----------|-----|----------------|-----------|-----|----------------|-----------|
| 12  | .98329         | .01671    | 49  | .85578         | .14422    | 86  | .33764         | .66236    |
| 13  | .98198         | .01802    | 50  | .84743         | .15257    | 87  | .32262         | .67738    |
| 14  | .98066         | .01934    | 51  | .83674         | .16126    | 88  | .30859         | .69141    |
| 15  | .97937         | .02063    | 52  | .82969         | .17031    | 89  | .29526         | .70474    |
| 16  | .97815         | .02185    | 53  | .82028         | .17972    | 90  | .28221         | .71779    |
| 17  | .97700         | .02300    | 54  | .81054         | .18946    | 91  | .26955         | .73045    |
| 18  | .97590         | .02410    | 55  | .80046         | .19954    | 92  | .25771         | .74229    |
| 19  | .97480         | .02520    | 56  | .79006         | .20994    | 93  | .24692         | .75308    |
| 20  | .97365         | .02635    | 57  | .77931         | .22069    | 94  | .23728         | .76272    |
| 21  | .97245         | .02755    | 58  | .76822         | .23178    | 95  | .22887         | .77113    |
| 22  | .97120         | .02880    | 59  | .75675         | .24325    | 96  | .22181         | .77819    |
| 23  | .96986         | .03014    | 60  | .74491         | .25509    | 97  | .21550         | .78450    |
| 24  | .96841         | .03159    | 61  | .73267         | .26733    | 98  | .21000         | .79000    |
| 25  | .96678         | .03322    | 62  | .72002         | .27998    | 99  | .20486         | .79514    |
| 26  | .96495         | .03505    | 63  | .70696         | .29304    | 100 | .19975         | .80025    |
| 27  | .96290         | .03710    | 64  | .69352         | .30648    | 101 | .19532         | .80468    |
| 28  | .96062         | .03938    | 65  | .67970         | .32030    | 102 | .19054         | .80946    |
| 29  | .95813         | .04187    | 66  | .66551         | .33449    | 103 | .18437         | .81563    |
| 30  | .95543         | .04457    | 67  | .65098         | .343902   | 104 | .17856         | .82144    |
| 31  | .95254         | .04746    | 68  | .63610         | .363690   | 105 | .16962         | .83038    |
| 32  | .94942         | .05058    | 69  | .62086         | .37914    | 106 | .15488         | .84512    |
| 33  | .94608         | .05392    | 70  | .60522         | .39478    | 107 | .13409         | .86591    |
| 34  | .94250         | .05750    | 71  | .58914         | .41086    | 108 | .10068         | .89932    |
| 35  | .93868         | .06132    | 72  | .57261         | .42739    | 109 | .04545         | .95455    |
| 36  | .93460         | .06540    | 73  | .55571         | .44429    |     |                |           |

**75.13(3) Resource eligibility for SSI-related Medicaid for children.** Resources of all household members shall be disregarded when determining eligibility for children under any SSI-related coverage group except for those groups at subrules 75.1(3), 75.1(4), 75.1(6), 75.1(9), 75.1(10), 75.1(12), 75.1(13), 75.1(23), 75.1(25), 75.1(29), 75.1(33), 75.1(34), 75.1(36), 75.1(37), and 75.1(38).

This rule is intended to implement Iowa Code section 249A.3.