

MassHealth Types	Individual Income Limits 2024	Married Income Limits 2024	Individual Asset Limits 2024	Married Asset Limits 2024
MH Standard 65+	\$1,255	\$1,703	\$2,000	\$3,000
MH Standard with PCA Supplement 65+	\$1,669	\$2,265	\$2,000	\$3,000
MH Standard with Frail Elder Waiver 65+	\$2,829	\$2,829 for each spouse applying	\$2,000 for each spouse applying	\$154,140 for spouse not applying in 2024

Important Information to Note:

To be eligible to MassHealth Standard through the PCA supplement, you must meet the financial criteria above, as well as:

- Have/need assistance with at least two Activities of Daily Living (see ADL examples below)
- Informal support, such as support from a family member or friend, qualifies as a Personal Care Attendant

To be eligible for MassHealth Standard through the Frail Elder Waiver, you must meet the financial criteria above, as well as:

- Undergo evaluation from Aging Service Access Point (ASAP), and need/accept assistance with minimum of two Activities of Daily Living

Examples of Countable Assets:

- Bank accounts & Cash
- Certificates of deposit, Mutual funds, Stocks and bonds, Individual Retirement Accounts, Keogh Plans
- A member's home if owner-occupied, is considered exempt up to a value of \$1,033,000
- Cash surrender value of life insurance
- Vehicles—One vehicle per household is non-countable
- Revocable Trusts (regulations regarding trusts are complex)
- Retroactive Supplemental Security Income (SSI) and Retirement, Survivors and Disability Insurance

- Getting dressed
- Personal hygiene
- Eating
- Walking and/or climbing stairs
- Safety/emergency responses

Potential Identifiers for Personal Care Attendant or Frail Elder Waiver

- Insulin Dependent or dialysis
- Oxygen dependent
- Alzheimer/Dementia
- Stroke
- Recent discharge from hospital/rehab
- Use of walker, cane, or wheelchair
- Chronic/terminal illness
- Currently receiving services from ASAP or VNA services (PT, OT, Med mgmt.)

Examples of Activities of Daily Living (ADLs):

- Get into/out of bed or chair
- Toilet hygiene
- Bathing or showering