

Full Benefit Dual Eligibility (FBDE) – Medicare and Medicaid Medical



These individuals have income of 100% FPL or less and resources that are within the Illinois Medicaid standards, and are eligible for full Medicaid benefits.

2019 Medicaid Monthly Income and Resource Standards

Program	Single Person	Couple	Resource/Asset Limit
AABD Aged, Blind or Disabled 100% FPL Dual Eligible with Medicare	\$1,041 (+25)	\$1,410 (+25)	\$2,000 single \$3,000 couple
ACA Adult (Age 19-64, not yet Medicare eligible) 138% FPL Non-Medicare	\$1,436(+25)	\$1,945 (+25)	No Resource Limit

(+25) = Illinois Medicaid Income Disregard

SHIP counselors may see beneficiaries who turn age 65, become Medicare eligible and transition from ACA Adult Medicaid to AABD.

- Many times, the beneficiary may become a Spenddown case due to the lower income standard (100% FPL versus 138%) and the AABD resource limit.