

## 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.

### 2021 Medicaid Monthly Income and Resource Standards

Program	Single Person	Couple	Resource/Asset Limit
<b>ACA Adult</b> (Age 19-64, not yet Medicare eligible) <b>138% FPL</b> <b>Non-Medicare</b>	\$1,481 (+25)	\$2,003 (+25)	No Resource Limit
<b>AABD</b> <b>Aged, Blind or Disabled</b> <b>100% FPL</b> <b>Dual Eligible with Medicare</b>	\$1,073 (+25)	\$1,452 (+25)	\$2,000 single \$3,000 couple

(+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.

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