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A Quick and Easy Method of Screening for Medicaid Eligibility Under the Pickle Amendment

The Pickle amendment requires that an individual be deemed a Supplemental Security Income (SSI) recipient (which in many states means automatic Medicaid eligibility) if he or she

- (1) simultaneously received both social security (old age, survivors, or disability insurance (OASDI)) and SSI in some month after April 1977,
- (2) is currently eligible for and receiving OASDI benefits,
- (3) is currently ineligible for SSI, and
- (4) receives income that would qualify him for SSI after deducting all OASDI cost-of-living-adjustment increases received since the last month in which he was eligible for both OASDI and SSI.

Screening for Medicaid eligibility under the Pickle amendment is quick and simple. The screening process does not require mathematical calculations and eliminates the majority of those who are ineligible. For those who survive the initial screening and for whom mathematical calculations are required, the table below shows a simple formula for performing the necessary calculations.

The screening sequence:

Step 1: Ask, "Are you now receiving a social security check?" If the answer is no, the person is not Pickle eligible. If yes, go to step 2.

Step 2: Ask, "After April 1977, has there ever been a month in which you were eligible for and received both a social security check and an SSI check?" If the answer is no, the person is not Pickle eligible. If the answer is yes, go to step 3.

Step 3: Ask, "What is the last month in which you were eligible for, and received, both social security and SSI?"

Step 4: Look up the month in which the person last received both social security and SSI in the following table. Find the percentage that applies to that month. Multiply the present amount of the person's (and/or spouse's) social security benefits by the applicable percentage.

Step 5: You have just calculated the countable social security income under the Pickle amendment. Add the figure that you have just calculated to any other countable income the person has. If the total is less than the current SSI income criteria in your state, the person is Pickle eligible (from the standpoint of income) for Medicaid benefits. (The person must still satisfy separate Medicaid resource and nonfinancial requirements.)

Example

Mrs. Smith received both social security and SSI checks in 1976, 1977, and 1978. Her SSI, however, was terminated in March 1978 because she started receiving a private pension, which raised her income above the 1978 SSI income limits when combined with her social security benefits. There have been gradual increases in her income since 1978. She now receives social security benefits of \$765 per month, which happens to be the average monthly benefit for retired workers. Her private pension is \$205 a month for a combined total of \$970 monthly.

In 1998 the income limit for SSI (taking into account a \$20 general income disregard) is \$514 for an individual. Thus Mrs. Smith's income is nearly twice the SSI income limit, which her state has adopted as the Medicaid limit for persons who are aged, blind, or disabled.

You screen Mrs. Smith for Pickle eligibility as outlined above. Determining that the last month in which she received both social security and SSI was March 1978, you look up that time period in the following table and find the corresponding reduction factor (.385). You multiply Mrs. Smith's current social security benefit of \$765 by that factor to determine her current countable Pickle income.

$\$765 \times .385 = \294 ("Pickled" social security income rounded downward).

$\$294$ countable social security income + $\$205$ private pension = $\$499$ total countable Pickle income.

Because \$499 is less than the current SSI income limit (including the standard \$20 disregard) of \$514, Mrs. Smith is eligible to receive a regular monthly Medicaid card, even though she is ineligible for SSI.

A Quick and Easy Method of Screening for Medicaid Eligibility Under the Pickle Amendment (Cont'd)

Reduction Factors for Calculating Medicaid Eligibility Under the Pickle Amendment During 1998¹

If the last month for which an individual received

both SSI and social security was in any of the periods below, multiply the present amount of her social security by the corresponding factor:

If SSI terminated during	Multiply 1998 social security income by ²
January 1997–December 1997 . . . . .	.979
January 1996–December 1996 . . . . .	.952
January 1995–December 1995 . . . . .	.928
January 1994–December 1994 . . . . .	.902
January 1993–December 1993 . . . . .	.879
January 1992–December 1992 . . . . .	.854
January 1991–December 1991 . . . . .	.823
January 1990–December 1990 . . . . .	.781
January 1989–December 1989 . . . . .	.746
January 1988–December 1988 . . . . .	.717
January 1987–December 1987 . . . . .	.688
January 1986–December 1986 . . . . .	.680
January 1985–December 1985 . . . . .	.659
January 1984–December 1984 . . . . .	.637
July 1982–December 1983 . . . . .	.615
July 1981–June 1982 . . . . .	.573
July 1980–June 1981 . . . . .	.515
July 1979–June 1980451
July 1978–June 1979410
July 1977–June 1978385
May or June 1977364

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¹ For further background on the Pickle amendment see my *Medicaid Eligibility in a Time Warp*, 22 CLEARINGHOUSE REV. 120 (June 1988).

² Because of rounding procedures in the computation of social security benefits, the screening calculation will give you an approximate, rather than exact, figure. Because a discrepancy of one cent may mean the difference between Medicaid eligibility as a Pickle case and no meaningful access to health care, legal workers should obtain exact information from the Social Security Administration in cases where the approximate figure produced by the screening method results in a determination that the client is over the eligibility limit by a small amount (i.e., \$20 or less).