

DATE: November 22, 2024

TO: ALL COUNTY WELFARE DIRECTORS Letter No: 24-16
ALL COUNTY WELFARE ADMINISTRATIVE OFFICERS
ALL COUNTY MEDI-CAL PROGRAM SPECIALISTS/LIAISONS
ALL COUNTY HEALTH EXECUTIVES
ALL COUNTY MENTAL HEALTH DIRECTORS
ALL COUNTY MEDS LIAISONS

SUBJECT: 2025 SUPPLEMENTAL SECURITY INCOME/STATE SUPPLEMENTARY
PAYMENT CASH GRANT LEVELS FOR DETERMINING PICKLE
ELIGIBILITY AND OTHER RELATED INFORMATION

The purpose of this All County Welfare Directors Letter (ACWDL) is to provide the Supplemental Security Income (SSI)/State Supplementary Payment (SSP) Cash Grant Levels for 2025, along with, the In-Kind Support and Maintenance Values (ISM) for computing Pickle eligibility, the 2025 resource limit for Medi-Cal and Pickle cases, and the 2024 Pickle Disregard Computation chart.

This letter provides the counties with the following enclosures:

- Enclosure 1: The Effective Supplemental Security Income (SSI)/State Supplementary Payment (SSP) Cash Grant Levels for Determining Pickle Eligibility from January 1, 2025, through December 31, 2025.
- Enclosure 2: The 2025 In-Kind Support and Maintenance Values for Computing Pickle Eligibility.
- Enclosure 3: The 2024 Pickle Disregard Computation Chart (2024 Pickle Multipliers).

SSI/SSP Payment Levels

The SSI/SSP payment levels, effective January 1, 2025, are included in Enclosure 1. In the past, in some cases, the corresponding rate was the May 1, 2009, rate. However, all rates have now exceeded the May 2009 rate. Enclosure 1 replaces page 16-a in the Pickle Manual. Use the January 1, 2025, rates when determining eligibility for Disabled Adult Child, Disabled Widow/Widower, 250 Percent Working Disabled, and the Aged, Blind, and Disabled Federal Poverty Level programs.

Letter No.: 24-16
Page 2
November 22, 2024

2025 Federal Benefits Rate

Individual: \$967
Couple: \$1450

Standard/Parent Allocation Amounts

The SSI standard and parent allocation amounts are based on the federal benefit rate (FBR), which is based on the annual Cost of Living Adjustment (COLA). The Social Security COLA is 2.5 percent for 2025; the standard allocation amount is \$483, which is calculated by subtracting the FBR for an eligible individual from the FBR for an eligible couple.

The 2025 parent allocation amounts, when there is earned income, unearned income or a combination of income, are:

- The parent allocation (if one ineligible parent lives with a child) \$967 (for an individual)
- The parent allocation (if both ineligible parents live with a child) is \$1450 (for a couple)

The link below provides more information on the SSI FBR:

<https://www.ssa.gov/oact/cola/SSI.html>

2024 Pickle Disregard Computation Chart

Effective January 1, 2025, use the enclosed chart (Enclosure 3) when computing a Title II disregard amount for Pickle eligibles and applicants. The COLA disregard relates to individuals who were terminated from SSI/SSP in December 2024. The chart is titled with the year 2024 because the COLA disregard relates to individuals who were terminated from SSI/SSP in 2024.

Letter No.: 24-16
Page 3
November 22, 2024

Below is an example of how to determine the Pickle disregard for an applicant/Med-Cal member:

2025 gross Title II benefit amount:	\$1800.00
2024 disregard multiplier:	<u>x 0.0244</u>
Raw Disregard Amount:	\$ 43.92
Disregard rounded down to the nearest whole dollar:	\$ 43.00

2025 gross Title II benefit amount:	\$1800.00
Subtract disregard:	<u>-\$ 43.00</u>
Total:	\$1757.00

Total countable Title II income: \$1757.00

If you have any questions, or if we can provide further information, please contact Jaeseana Mercado by email at Jaeseana.Mercado@dhcs.ca.gov by phone at (916) 345-7806.

Original Signed By

Theresa Hasbrouck
Branch Chief
Policy Development Branch
Medi-Cal Eligibility Division

Enclosures

SSI/SSP

PAYMENT STANDARDS EFFECTIVE JANUARY 1, 2025

INDIVIDUAL

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
AGED or DISABLED	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$967.00	\$644.67	\$644.67	\$967.00
SSP	\$239.94	\$245.20	\$624.40	\$632.07
Total	\$1,206.94	\$889.87	\$1,269.07	\$1,599.07

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
AGED or DISABLED without cooking facilities (RMA) ¹	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$967.00	N/A	N/A	N/A
SSP	\$368.81	N/A	N/A	N/A
Total	\$1,335.81	N/A	N/A	N/A

INDIVIDUAL (cont'd)

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
BLIND	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$967.00	\$644.67	\$644.67	\$967.00
SSP	\$324.32	\$329.58	\$624.40	\$632.07
Total	\$1,291.32	\$974.25	\$1,269.07	\$1,599.07

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
DISABLED MINOR	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$967.00	\$644.67	\$644.67	\$967.00
SSP	\$97.27	\$102.53	\$624.40	\$632.07
Total	\$1,064.27	\$747.20	\$1,269.07	\$1,599.07

COUPLE

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
AGED or DISABLED (Per Couple)	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$1,450.00	\$966.67	\$966.67	\$1,450.00
SSP	\$607.83	\$615.70	\$1,604.20	\$1,748.14
Total	\$2,057.83	\$1,582.37	\$2,570.87	\$3,198.14

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
AGED or DISABLED Without Cooking Facilities (RMA)	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$1,450.00	N/A	N/A	N/A
SSP	\$865.57	N/A	N/A	N/A
Total	\$2,315.57	N/A	N/A	N/A

COUPLE (cont'd)

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
BLIND (Per Couple)	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$1,450.00	\$966.67	\$966.67	\$1,450.00
SSP	\$833.35	\$755.31	\$1,604.20	\$1,748.14
Total	\$2,283.35	\$1,721.98	\$2,570.87	\$3,198.14

	Independent Living Arrangement	Reduced Needs	Non-Medical Out-of-Home Care (NMOHC)	
BLIND/AGED or DISABLED (Per Couple)	Residing in Own Household	Household of Another With In-Kind Room & Board	Household of Relative With In-Kind Room & Board	Licensed Facility or Household of Relative Without In-Kind Room & Board
SSI	\$1,450.00	\$966.67	\$966.67	\$1,450.00
SSP	\$747.44	\$755.31	\$1,604.20	\$1,748.14
Total	\$2,197.44	\$1,721.28	\$2,570.87	\$3,198.14

NON-MEDICAL OUT-OF-HOME CARE COSTS

Room and Board	Care and Supervision	Personal and Incidental Needs	Title XIX Medical Facility
\$694.07	Minimum \$586.00	Minimum \$179.00	Individual \$62.00
N/A	Maximum \$726.00	Maximum \$319.00	Couple \$124.00

FEDERAL BENEFIT RATE (FBR)

Aged, Blind, Disabled	FBR
INDIVIDUAL	\$967.00
COUPLE	\$1,450.00

¹ Restaurant Meals Allowance – RMA amounts are included in the total

* Denotes May 1, 2009 rate used

PICKLE HANDBOOK

2025 ISM VALUES FOR COMPUTING PICKLE ELIGIBILITY

<http://policy.ssa.gov/poms.nsf/lnx/0500835901>

	<u>Individual</u>	<u>Couple</u>
VTR (not rebuttable)*	\$322.33	\$483.33
PMV (rebuttable)**	\$342.33	\$503.33

The VTR is the payment level to use in situations 1, 2, and 3 below. The PMV is the unearned income amount to add in other situations. The following chart provides the method to use for determining Pickle eligibility for individuals and couples in various living arrangements.

<u>HOUSEHOLD SITUATION</u> (LIVING ARRANGEMENT)	<u>PRINCIPLE</u>
1. Living in household of another throughout a month and receiving both food and shelter from someone in the household.	Reduce the applicable payment level by one-third the Federal Benefit Rate (FBR). Use the VTR.
2. Living in household of another who is providing both food and shelter and also receiving ISM from a third party.	Reduce the FBR payment level by one-third (VTR). Exclude third party ISM.
3. Living with a responsible relative (deemor) who lives in the household of another and the householder is not a responsible relative but is supplying both food and shelter.	Add VTR from the householder to deemed income from the responsible relative and add to other unearned income.
4. Living in own household (ownership or rental liability) and receiving ISM from someone outside the household.	Add PMV to other unearned income.
5. Living in non-institutional care* situation or group home and receiving ISM from someone outside the household.	Add PMV to other unearned income.
6. Living with a responsible relative (deemor) who lives in the household of another and the householder is not a responsible relative but is supplying food or shelter.	Add PMV from the householder to deemed income from the responsible relative and add to other unearned income.

<u>HOUSEHOLD SITUATION</u> (LIVING ARRANGEMENT)	<u>PRINCIPLE</u>
7. Living in household of another and sharing partial or total household expenses.	If pro rata share is contributed, we use the SSI/SSP payment level for a person in an “independent living arrangement.” If pro rata share is not contributed, add PMV.
8. One member of an eligible couple lives in the household of another and receives both food and shelter from the householder while the second member lives in his/her home or a non-medical institution.	One-sixth of the FBR for a couple for the person living in the household of another. (VTR—not rebuttable). One-sixth of the FBR for a couple for the person living in his/her own household (VTR—not rebuttable).
9. If the non-institutionalized spouse lives in any other situation.	One-sixth of the FBR for a couple plus \$10.
10. Paying less than Current Market Rental Value (CMRV) for shelter (See page 1-2).	Add PMV unless criteria for earned/unearned income is met (see ISM).

* VTR – Value of One-Third Reduction

** PMV – Presumed Maximum Value

**2024
Pickle Multipliers**

Date of Last SSI	Cost of Living Amount	Multiplier
1/24 through 12/24	1.025	0.0244
1/23 through 12/23	1.032	0.0546
1/22 through 12/22	1.087	0.1303
1/21 through 12/21	1.059	0.1788
1/20 through 12/20	1.013	0.1893
1/19 through 12/19	1.016	0.2021
1/18 through 12/18	1.028	0.2238
1/17 through 12/17	1.020	0.2390
1/16 through 12/16	1.003	0.2413
1/15 through 12/15	1.000	0.2413
1/14 through 12/14	1.017	0.2540
1/13 through 12/13	1.015	0.2650
1/12 through 12/12	1.017	0.2773
1/11 through 12/11	1.036	0.3024
1/10 through 12/10	1.000	0.3024
1/09 through 12/09	1.000	0.3024
1/08 through 12/08	1.058	0.3406
1/07 through 12/07	1.023	0.3555
1/06 through 12/06	1.033	0.3761
1/05 through 12/05	1.041	0.4006
1/04 through 12/04	1.027	0.4164
1/03 through 12/03	1.021	0.4284
1/02 through 12/02	1.014	0.4363
1/01 through 12/01	1.026	0.4506
1/00 through 12/00	1.035	0.4692
1/99 through 12/99	1.024	0.4816
1/98 through 12/98	1.013	0.4882
1/97 through 12/97	1.021	0.4988
1/96 through 12/96	1.029	0.5129
1/95 through 12/95	1.026	0.5252
1/94 through 12/94	1.028	0.5382
1/93 through 12/93	1.026	0.5499
1/92 through 12/92	1.030	0.5630
1/91 through 12/91	1.037	0.5786

**2024
Pickle Multipliers**

Date of Last SSI	Cost of Living Amount	Multiplier
1/90 through 12/90	1.054	0.6002
1/89 through 12/89	1.047	0.6181
1/88 through 12/88	1.040	0.6328
1/87 through 12/87	1.042	0.6476
1/86 through 12/86	1.013	0.6521
1/85 through 12/85	1.031	0.6626
1/84 through 12/84	1.035	0.6740
7/82 through 12/83	1.035	0.6850
7/81 through 06/82	1.074	0.7067
7/80 through 06/81	1.112	0.7363
7/79 through 06/80	1.143	0.7693
7/78 through 06/79	1.099	0.7900
7/77 through 06/78	1.065	0.8029
4/77 through 6/77	1.059	0.8138