Comparison chart of MAGI Medicaid, Non-MAGI Medicaid, and MSP

November 10, 2025

MECM will change how people apply for and renew non-MAGI Medicaid and Medicare Savings Programs (MSP). However, MECM will not change the eligibility rules for MAGI Medicaid, non-MAGI Medicaid, or MSP.

This chart compares the basic eligibility rules for these programs. It also compares how people have applied for and renewed eligibility for these programs, prior to the changes brought by MECM.

	MAGI Medicaid	Non-MAGI Medicaid	Medicare Savings Program
Who is eligible	Under age 65 and do not have Medicare AND A "caretaker relative" who lives with and cares for a minor family member may be MAGI even if has Medicare or >65	Age 65 and over AND People with disabilities who have Medicare (People with disabilities who do not yet have Medicare may choose MAGI or Non-MAGI Medicaid)	
Income eligibility	Same income limit (138% Federal Poverty Level, FPL) for MAGI and Non-MAGI Medicaid, and QMB MSP 2025 limits for 138% FPL: a single person is \$1800/month ; a family of 2 is \$2433/month		
			QI-1 MSP = 185% FPL
	Uses IRS income tax rules with modifications for counting income	Uses old Medicaid/SSI rules for counting income	
Can you can "spend down" if above the income limit?	No, but you may qualify for the Essential Plan if income is over the Medicaid limit	Yes, or may use Pooled Income Trust to eliminate spend-down. You may also see if a special rule reduces spend-down	No, but may use Pooled Income Trust to eliminate spend-down
Financial assets	No limits on assets, but taxable interest & dividends on assets count towards income	Strict limits on assets (see fact sheet here)	No limit on assets
Where to apply	NYSOH (New York State of Health)	Local Department of Social Services ("LDSS") including HRA	
How to apply	Online on NYSOH 	Paper application and "Supplement A" NYC HRA also offers the application on the ACCESS HRA website, but supporting documents must be uploaded on the ACCESS HRA Mobile App	
How to renew	Online on NYSOH 	Paper renewal form received and returned by mail NYC HRA also offers the renewal on the ACCESS HRA website, but supporting documents must be uploaded on the ACCESS HRA Mobile App (see NYLAG presentation on renewals from 2025 slides 28-32)	
How long it takes for a determination after application	The application may be instantly approved – or may take longer if more verification is needed	Law allows the LDSS 45 days to process most applications, or 90 days if a disability determination is required	