A Quick and Easy Method of Screening for Medicaid Eligibility under the Pickle Amendment: 2025 Update

The Pickle Amendment requires that an individual is to be deemed an SSI recipient (which in most states means automatic Medicaid eligibility)[1] if the individual:

1. Was simultaneously entitled to receive both Social Security [Old Age, Survivors or Disability Insurance (OASDI)] and Supplemental Security Income (SSI) in some month after April 1977;[2]

2. Is currently eligible for and receiving OASDI;

3. Is currently ineligible for SSI; and

4. Receives income that would qualify the individual for SSI after deducting all OASDI cost-of-living adjustments (COLA) received since the last month in which the individual was eligible for both OASDI and SSI.

Screening for Medicaid eligibility under the Pickle Amendment is quick and simple. The screening process will eliminate the great majority of those who are not eligible without the necessity of performing any mathematical calculations. For those who survive the initial screening and for whom mathematical calculations are required, the table below provides a simple formula for performing the necessary calculations.

The screening process is as follows:

Step 1: Ask the person, "Are you now receiving a Social Security check?" If the answer is no, the person cannot be Pickle eligible. If the answer is yes, go on to the next step.

Step 2: Ask the person, "After April 1977, did you ever get an SSI check at the same time that you got Social Security, or did you get SSI in the month just before your Social Security started?" If the answer is no, the person cannot be Pickle eligible. If the answer is yes, go on to step 3.

Step 3: Ask the person, "What is the last month in which you received SSI?"

Step 4: Look up the month in which the person last received 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 (OASDI) benefits by the applicable percentage. (If married, see note below.)[3]

Step 5: You have just calculated the person's countable Social Security income under the Pickle Amendment. Add the figure that you have just calculated to any other countable income the person may have. If the resulting 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 non-financial requirements.)

Example

Ms. Ima Gherkin received both Social Security and SSI checks in 1976-78. However, her SSI was terminated in March 1978 because she started receiving a private pension that, added to her Social Security benefits, raised her income to an amount above the 1978 SSI income limits. There have been gradual increases in her income since 1978. She now receives a Social Security benefit of $1,976 per month, which happens to be the average monthly benefit for retired workers. Her private pension is $300 a month, giving her a total of $2,276 monthly.

In 2025, the income limit for SSI (taking into account a $20 general income disregard) is $987 for an individual. Thus, Ms. Gherkin's income is over twice the SSI income limit, which her state has adopted as the Medicaid limit for persons who are aged, blind or disabled.[4]

You screen Ms. Gherkin 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 (0.197). You multiply Ms. Gherkin's current Social Security benefit of $1,976 by that factor, to determine her current countable "Pickle" income.

$1,976 multiplied by .197 = $389 ("Pickled" Social Security income, rounded downward)

$389 countable Social Security income + $300 private pension = $689 total countable "Pickle" income.

Since $689 is less than the current SSI income limit (including the standard $20 disregard) of $987, Ms. Gherkin is eligible for Medicaid, even though she is ineligible for SSI.

Reduction Factors for Calculating Medicaid Eligibility Under the Pickle Amendment During 2025

If the last month a person received SSI while, or immediately prior to, receiving Social Security (OASDI) was in any of the periods below, multiply the present amount of her Social Security by the corresponding factor.

If SSI was last received during **this period**:	Multiply 2025 OASDI income by:[3]		If SSI was terminated during **this period**:	Multiply 2025 OASDI income by:[3]		If SSI was last received during **this period**:	Multiply 2025 OASDI income by:[3]		If SSI was last received during **this period**:	Multiply 2025 OASDI income by:[3]
May - June 1977	0.186		Jan 1991 - Dec 1991	0.421		Jan 2005 - Dec 2005	0.599		Jan 2022 - Dec. 2022	0.870
July 1977 - June 1978	0.197		Jan 1992 - Dec 1992	0.437		Jan 2006 - Dec 2006	0.624		Jan 2023 - Dec. 2023	0.945
July 1978 - June 1979	0.210		Jan 1993 - Dec 1993	0.450		Jan 2007 - Dec 2007	0.644		Jan 2024 - Dec. 2024	0.976
July 1979 - June 1980	0.230		Jan 1994 - Dec 1994	0.461		Jan 2008 - Dec 2008	0.659			
July 1980 - June 1981	0.263		Jan 1995 - Dec 1995	0.474		Jan 2009 - Dec 2011	0.697			
July 1981 - June 1982	0.293		Jan 1996 - Dec 1996	0.487		Jan 2012 - Dec 2012	0.723			
July 1982 - Dec 1983	0.315		Jan 1997 - Dec 1997	0.501		Jan 2013 - Dec 2013	0.735			
Jan 1984 - Dec 1984	0.326		Jan 1998 - Dec 1998	0.511		Jan 2014 - Dec 2014	0.746			
Jan 1985 - Dec 1985	0.337		Jan 1999 - Dec 1999	0.518		Jan 2015 - Dec 2016	0.759			
Jan 1986 - Dec 1986	0.347		Jan 2000 - Dec 2000	0.531		Jan 2017 - Dec 2017	0.761			
Jan 1987 - Dec 1987	0.352		Jan 2001 - Dec 2001	0.549		Jan 2018 - Dec 2018	0.776			
Jan 1988 - Dec 1988	0.367		Jan 2002 - Dec 2002	0.564		Jan 2019 - Dec 2019	0.798			
Jan 1989 - Dec 1989	0.381		Jan 2003 - Dec 2003	0.571		Jan 2020- Dec 2020	0.811			
Jan 1990 - Dec 1990	0.399		Jan 2004 - Dec 2004	0.583		Jan 2021- Dec 2021	0.821			

[1] In eight states, known as 209(b) states, SSI eligibility does not automatically confer Medicaid eligibility: CT, HI, IL, MN, MO, NH, ND, and VA. *See Noland v. Shalala,* 12 F.3d 258 (D.C. Cir. 1994). MACPAC, *MACStats: Medicaid and CHIP Data Book, Exhibit 37* (Dec. 2023), https://www.macpac.gov/wp-content/uploads/2023/12/EXHIBIT-37.-Medicaid-Income-Eligibility-Levels-as-a-Percentage-of-the-FPLfor-Individuals-Age-65-and-Older-and-Persons-with-Disabilities-2023-1.pdf.

[2] The person need not literally receive both SSI and OASDI checks in the same month, but need only be *entitled* to both for the same month. There is a one-month lag in OASDI payments, which are not disbursed until the month after entitlement, while SSI payments are paid in the month of entitlement. It is common for a person to receive SSI while awaiting receipt of OASDI payments. Once the person's monthly OASDI begins, if it exceeds the SSI rate, the person receives just OASDI thereafter. In such circumstances, even though the person never actually received simultaneous payments from both programs in a single month, they meet the first Pickle requirement. This is true even if income from a retroactive OASDI payment exceeds the SSI benefit level for all months in which SSI was received. For this reason, you should ask not just if the person received both SSI and OASDI in the same month, but did they receive SSI immediately before their OASDI payments began. See 42 C.F.R. § 435.135 and 51 Fed. Reg. 12326 (April 10, 1986). For more information, see "Medicaid Eligibility in a Time Warp," 22 *Clearinghouse Review* 120 (June 1988).

[3] If a client is married and their spouse's income includes OASDI, disregard any COLAs that are included in the spouse's income since your client lost their SSI, just as you would for your client. *See Lynch v. Dawson*, 820 F.2d 1014 (9th Cir. 1987).

[4] States may supplement SSI with additional payments of their own. The vast majority of states supplement the federal payment by amounts varying by state from $10 to about $700. The SSI limit – and therefore the Pickle Amendment limit – in a given state is raised by the amount of that state's supplement, if any.