

Cardinal Care Fact Sheet: Medicaid for Aged, Blind, or Disabled (ABD) Individuals

You may qualify for full-benefit Medicaid if you are at least 65 years old or meet the Social Security Administration (SSA) requirements for blindness or disability and have limited income and resources.

Eligibility Rules

Medicaid eligibility is determined using both non-financial and financial requirements. Certain rules apply to all groups (ex: being a VA resident) while others vary (ex: income limits or pregnancy status). Applicants must also agree to all rights and responsibilities listed on the application.

ABD Non-Financial Eligibility Rules

- Be at least 65 years old or blind or disabled as defined by the SSA.
- Be a resident of Virginia.
- Be a United States citizen or meet the immigration status requirements for Medicaid.
- Have a Social Security Number (SSN), have applied for an SSN, or meet an exception.

Financial Eligibility Rules

Income: Countable income must be at or below 80% the federal poverty level (FPL). Income includes Social Security benefits, pensions, wages, interest, dividends, and other forms of earned and unearned income. The income of both spouses is counted.

Resources: Countable resources include, but are not limited to, bank accounts (checking, savings, certificates of deposit, Christmas club), stocks, bonds, the cash value of some life insurance policies, and property that does not adjoin your home.

Your home and adjoining property, one automobile, burial plots, home furnishings, property in which you have only a life interest, and personal jewelry are not counted as resources.

Household Size	ABD Monthly Income Limit	ABD Resource Limit
1	\$1,064	\$2,000
2	1,443	\$3,000

*2026 Income Guidelines as of January 13, 2026. Income limits DO NOT include standard \$20 unearned income disregard.

If your income or resources are above these limits, you may be still eligible for a different Medicaid covered group. It is important to apply so a full eligibility determination can be completed. See the [Virginia Medical Assistance Eligibility Manual](https://dmas.virginia.gov/for-applicants/eligibility-guidance/eligibility-manual/) (dmas.virginia.gov/for-applicants/eligibility-guidance/eligibility-manual/) for all eligibility rules.

Coverage Details

ABD Medicaid provides comprehensive coverage including medical, behavioral health and dental care. If you are enrolled in Medicare, Medicaid will also pay for your Medicare Part A and Part B premiums and most Medicare cost-sharing.

If approved, ABD Medicaid coverage will begin the first day of the month that you submitted your application and may be retroactive for up to three months if you were eligible during that time.

Application & Ongoing Eligibility

Providing a complete application helps the state process your application. You will be sent a request for additional documentation if information is missing or cannot be verified.

Application

Applications can be submitted:

- Online at www.commonhelp.virginia.gov.
- Over the phone with the Cover Virginia Call Center at 1-855-242-8282 (TDD: 1-888-221-1590), Monday through Friday, 8 a.m. to 7 p.m. and Saturday, 9 a.m. to 12 p.m.
- Mail to:
Cardinal Care Correspondence Center
P.O. Box 1820
Richmond, VA 23218
- Fax or in-person to your local Department of Social Services (LDSS).

Application forms can be downloaded from www.coverva.dmas.virginia.gov/apply/applications/ or requested at your LDSS. Individuals who are 65 or older, blind or have a disability must submit the Cardinal Care Application and an Appendix D.

Ongoing Eligibility

Eligibility is reviewed on a regular basis, including when changes are reported and during the periodic renewal process. You must report changes that may impact your eligibility, such as an increase or decrease in income, within 10 days.

During the renewal process, the state will try to renew your coverage using information available through electronic sources. You will be sent a renewal form if additional information is needed to determine your continued eligibility. It is important to return the completed renewal form and all requested information, or you may lose your coverage.

Renewals can be completed online at www.commonhelp.virginia.gov, by calling Cover Virginia at 1-855-242-8282, or by returning the completed form to the Cardinal Care Correspondence Center or your LDSS.

Have More Questions?

For questions, additional help, or language assistance services or large-print, Medicaid and FAMIS members are encouraged to call Cover Virginia at 1-833-5CALLVA (TDD: 1-888-221-1590).