

TennCare Long-Term Services and Supports (LTSS) Financial Rules Guide

Eligibility Requirements

Individuals must meet financial and non-financial eligibility rules to be approved and stay eligible for LTSS. The rules¹ they must meet for each program are listed below.

CHOICES:

- All income must not be over 300% of the Supplemental Security Income Federal Benefit Rate (SSI-FBR). The monthly income limit for 2026 is \$2,982 for a household of 1. This is updated every year.
- Countable resources must not be over \$2,000 for a household of 1.
- TennCare looks at anything of value that was sold or given away within the 60 months prior to application when deciding eligibility.
- To qualify for Group 3 and remain in Group 3, an individual must be receiving SSI payments. Or meet the financial eligibility rules above and have a slot available. The number of slots available for Group 3 is based on funding.

Employment and Community First CHOICES:

- All income must not be over 300% of the SSI-FBR. The monthly income limit for 2026 is \$2,982 for a household of 1. This is updated every year.
OR
- Be working and income must not be over 250% of the Federal Poverty Limit (FPL) and income must be less than the SSI FBR after the applicant's earned income is disregarded. For 2026, 250% of FPL is \$3,325/month for a household of 1.
- Countable resources must not be over \$2,000 for a household of 1.
- If the applicant or member is a child under age 18, the Parent to Child Deeming rules apply. This means a parent's income and resources may be counted.

1915(c) HCBS Waivers:

- All income must not be over 300% of the SSI-FBR. The monthly income limit for 2026 is \$2,982 for a household of 1. This is updated every year.
- Countable resources must not be over \$2,000 for a household of 1.

Katie Beckett:

- Child's income must not be over 300% of the SSI-FBR. The monthly income limit for 2026 is \$2,982. This is updated every year.
- Child's resources must not be over \$2,000.
- The Parent to Child Deeming rules **do not apply**. This means that a parent's income and resources are not counted when deciding the child's eligibility, but will be counted to determine the premium amount.
- The child cannot qualify for any other Medicaid category.

General Questions or Assistance:

- Call the LTSS Help Desk: 1-877-224-0219
- Call TennCare Connect: 1-855-259-0701
- Tennessee Relay Service (TNRS) for hearing/speech impaired: 1-800-848-0298

Information provided in this guide is for general guidance only and should be used in conjunction with the authority governing the programs. Information provided here may change without notice.

¹ [Specific policies about countable income, resources and other financial eligibility topics](#)