

Call 617-431-2669 to schedule an informational meeting.

2024 Medicaid Numbers for Nursing Home Care Eligibility Facts and Figures for Residents of Middlesex, Norfolk, and Barnstable County, Massachusetts

Single Person in Nursing Home \$2,000 asset allowance Is not countable.

Healthy Spouse living at home \$154,140 asset allowance is not countable.

Asset category	Amount that is Countable, after the \$2,000 asset allowance:
Bank Accounts	EVERYTHING*
Investments	EVERYTHING*
IRA, 401k, qualified plans	EVERYTHING*
Real Estate	Everything, except income producing property, and joint ownership with certain protected persons.
Life Insurance	Policy cash surrender value if the policy face value is over \$1,500. (Excludes Term Life & employer policies).

Asset category	Amount that is Countable after \$154,140 asset allowance:
Bank Accounts	EVERYTHING*
Investments	EVERYTHING*
IRA, 401k, qualified plans	Everything, except employee work pension plan if spouse is still working.
Real Estate	Everything, except \$1,033,000 principal residence equity exclusion for spouse's home.
Life Insurance	Policy cash surrender value if the policy face value is over \$1,500. (Excludes Term Life & employer policies).

*Planning can protect excess assets that are transferred to a Pooled Trust account, or to certain protected persons, or a Medicaid compliant annuity. However, unless the Massachusetts Legislature reverses MassHealth Transfers regulations, a penalty for new applications over age 65 who transfer assets to new Pooled Trust accounts will take effect on March 1, 2024. Check back here for continuing updates. It is not necessary to spend down excess assets. Non-countable assets can also include prepaid funeral contract, and a burial account of \$1,500 or less. If there is a spouse at home, these asset amounts are not countable:

Community Spouse Asset Allowance as of January 1, 2021 (CSRA): \$154,140 If the person who applies for MassHealth nursing home benefits is married, that person's spouse is known as the "community spouse" because that spouse continues to live in the community. Medicaid reviews all of these assets of a couple, no matter how they are titled leaving the couples entire asset structure is potentially vulnerable.

Chapter 118E, Section 21A (a)(1)(v) requires that MassHealth "establish the maximum community spouse resource allowance permissible under 42 U.S.C. s.1396r-5(f)(2)." That maximum amount is set by the Centers for Medicare and Medicaid Services. The CSRA allows the spouse to maintain a measure of financial security, and it helps to prevent the need for another nursing home admission.

Spouse Principal Residence Equity Exclusion as of January 1, 2021: \$1,071,000

Fair-market value and equity value of real estate owned by the spouse must be verified at the time of application.

Income Allowances:

Personal Needs Allowance (PNA) for nursing home resident: \$72.80

The person who lives in the nursing home is allowed to keep income of \$72.80 per month.

Minimum Monthly Maintenance Needs Allowance (Minimum MMNA) for Spouse, July 1, 2023 through June 30, 2024: \$2,465

If the nursing home resident is married to a spouse who lives at home or in assisted living, income from the nursing home spouse can be kept by the healthy spouse. The healthy spouse is allowed to keep this amount of the income, with no questions asked by Medicaid. This is called the Minimum Monthly Maintenance Needs Allowance ("Minimum MMNA").

The *Standard Shelter Expense* is the amount included in the Minimum MMNA for rent, mortgage payment, property taxes and insurance, and/or condo maintenance. If the spouse's housing expenses are over 30% of the MMNA, (30% of \$2,465 = \$739.50), the additional need is referred to as the *Excess Shelter Allowance*.

Do you need to increase the amount of income you get to keep, to cover your home upkeep expenses or Assisted Living that costs more than \$600/month? Federal Medicaid Law [Section 1396a(a)(3)] gives you the right to a fair hearing. Federal Regulations [42 CFR 431.230] require that Medicaid payment for services be continued during the time an application is waiting for a fair hearing, and the state must make corrective payments if the applicant wins the fair hearing.

Maximum Monthly Maintenance Needs Allowance (Maximum MMNA): \$3,715.50

This is the upper limit on a nursing home resident's income that is allowed to his/her spouse, unless the healthy spouse shows exceptional circumstances.

2022 Maximum Monthly Income for MassHealth Standard for Seniors 65+: \$1,235 for individual and \$1,663 for a couple

This is 100% of federal poverty guidelines + \$20 disregard, used to determine if MassHealth will pay medical expenses for 90 days prior to a nursing home admission.

2023 Federal Benefit Rate: \$914 for individual

Definition: The SSI amount paid by the US government (MA adds a supplementary grant).

$300\% \times \$914 = \$2,762 + \$20 \text{ disregard} = \$2,762$. This is maximum countable income amount for PACE eligibility, and for Frail Elder Waiver eligibility. Read more at the At-Home care page.