

3005.10.00 RESOURCE LIMITS (MED 1)

The resource limit is dependent upon the category of assistance and the composition and living arrangement of the AG.ⁱ

The resource limits for Aged, Blind, and Disabled categories (MA A, MA B, and MA D) are as follows:

- \$2000 for an applicant/member, who is single or whose spouse qualifies as a "community spouse". For those in an institution, **PACE members** or on an HCBS waiver, MCCA rules apply.ⁱⁱ

Example 1:

Ann is in a Medicaid Certified Facility and applying for Medicaid. Ann's spouse John, who is living in the community, has also applied under Med 1. The resource standard for Ann would follow the resource standards under MCCA at point of initially determining eligibility. After the 90-day protective period, Ann's resource limit would be \$2000. John would also have a \$2000 resource limit.

- \$3000 for an applicant/member and their spouse (whether or not the spouse is an applicant/member) if the couple is living together or separated only for medical reasons and the spousal impoverishment provisions do not apply.

Example 2:

Leo and Ann have both applied for Medicaid. Leo is in a nursing facility and Ann has an approved HCBS waiver. They are both applying for Med 1. Both Leo and Ann would have a combined \$3000 resource limit.

Spousal Impoverishment rules apply in the below scenarios:

- Spouse 1 is in a nursing home, spouse 2 is in the home and not on an HCBS waiver **or a PACE member**
- Spouse 1 is on an HCBS waiver **or a PACE member**, spouse 2 is in the home and not on an HCBS waiver **or a PACE participant**

Spousal Impoverishment rules do not apply in the below scenarios:

- Both spouses are in a nursing home
- Both spouses are on an HCBS waiver
- **Both spouses are PACE participants**
- Spouse 1 is in a nursing home and spouse 2 is on an HCBS waiver

- Spouse 1 is a PACE member and spouse 2 is on an HCBS waiver
- Spouse 1 is a PACE member and spouse 2 is in a nursing home

For the applicant/member who is under age 18 and living with their parents and not on an HCBS waiver, the resource limit for their parents is as follows:

- \$2000 for a biological or adoptive parent who is unmarried or separated from their spouse [prior to June 1, 2014, the limit is \$1,500];
- \$3000 for biological or adoptive parents living together, or who are separated only for medical reasons [prior to June 1, 2014, the limit is \$2,250].

*For children under 18, approved for Medicaid disability and on an HCBS waiver, parent's income and resources are exempt in the budget. See IHCPPM 3315.00.00.

The resource limits for MEDWorks (MADW, MADI) are:

\$2000 for an applicant/member, who is single or whose spouse qualifies as a "community spouse".ⁱⁱⁱ

\$3,000 for an applicant/member and their spouse (whether or not the spouse is an applicant/member if the couple is living together or separated only for medical reasons and the spousal impoverishment provisions do not apply). Parental resources are exempt for applicant/member children.

When an institutionalized individual has a community spouse, the community spouse resource limit is the greatest of the following amounts effective January 1, 2025:

- The state standard of \$31,584 effective 1/1/25; (\$30,828 effective 01/1/24; \$29,724 effective 1/1/23; \$27,480 effective 01/1/22; \$26,076 effective 01/1/21; \$25,728 effective 1/1/20; \$25,284 effective 1/1/19; \$24,720 effective 1/1/18; \$24,180 effective 1/1/17; \$23,844 effective 1/1/15; \$23,448 effective 1/1/14; \$23,184 effective 1/1/13; \$22,728.00 effective 1/1-12; \$22,728 effective 1-1-12; \$21,912 effective 1/1/09 through 12/31/11; \$20,880 effective 1/1/08 through 12/31/08).
- The spousal share, up to a maximum of \$157,920 effective 1/1/25; (\$154,140 effective 1/1/24; \$148,620 effective 01/1/23; \$137,400 effective 01/1/22; \$130,380 effective 1/1/21; \$128,640 effective 1/1/20; \$126,420 effective 1/1/19; \$123,600 effective 1/1/18; \$120,900 effective 1/1/17; \$119,220 effective 1/1/15; \$117,240 effective 1/1/14; \$115,920 effective 1/1/13; \$113,640 effective 1/1/12; \$109,560, effective 1/1/09 through 12/31/11; \$104,400 effective 1/1/08 through 12/31/08).
- Any number of resources ordered by a court against the institutionalized spouse for the support of the community spouse.
- The amount established by an Administrative Law Judge as the result of an appeal;

- The above standards were not adjusted effective 1/1/10 through 1/1/11 as usual because the CPI did not increase.

ⁱ SSA 1905(p)(1)(C)

ⁱⁱ 42 U.S.C. 1396R-5

ⁱⁱⁱ 42 U.S.C. 1396R-5