



1200 Converse Street,
Longmeadow
Massachusetts 01106


MassHealthHELP.com



2017-2018 Medicaid Numbers for Nursing Home Care Eligibility Facts and Figures for Residents of Hampden County, Massachusetts

LAW OFFICE OF JOHN L. ROBERTS

Call (413) 567-5600 to Schedule an Educational Meeting

Asset Allowances: What is Countable, and What is NOT Countable

Single Person in Nursing Home	
Asset category	Amount that is <i>Countable</i> , after the \$2,000 asset allowance:
Bank Accounts	Everything *
Investments	
IRA, 401k, qualified plans	
Real Estate	Everything, except income producing property, and joint ownership with certain protected persons  (watch video)
Life Insurance	Policy cash surrender value if the policy face value is over \$1,500. (term life & employer policies with no cash value are <u>not</u> countable)

Healthy Spouse living at home	
Asset category	Amount that is <i>Countable</i> after the \$120,900 asset allowance:
Bank Accounts	Everything *
Investments	Everything *
IRA, 401k, qualified plans	Everything, except employee work pension plan if spouse is still working  (watch video)
Real Estate	Everything, except \$840,000 principal residence equity exclusion for spouse's home. 
Life Insurance	Policy cash surrender value if the policy face value is over \$1,500. (term life & employer policies with no cash value are <u>not</u> countable)

* Planning can protect any excess assets that are transferred to certain protected persons, a Medicaid compliant annuity, or a pooled trust account. 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 for 2017 (CSRA): \$120,900.00

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. [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.

Community Spouse Asset Allowances in Past Years			
2015 - 16	\$119,220.00	2013 - 14	\$115,920
2014 - 15	\$117,240.00	2012 - 13	\$113,640

Home Equity Exclusion Historical Data			
2016	\$828,000	2014	\$814,000
2015	\$828,000	2013	\$802,000

Spouse Principal Residence Equity Exclusion:



\$840,000

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, 2017 through June 30, 2018: \$2,030.00

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 \$2,030 = \$609), the additional need is referred to as the *Excess Shelter Allowance*, and is credited to the community spouse as an additional income 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

Historical Data - Minimum MMNA	
July 1, 2016 - June 30, 2017	\$ 2,002.50
July 1, 2015 - June 30, 2016	\$ 1,991.25
July 1, 2014 - June 30, 2015	\$ 1,966.25
July 1, 2013 - June 30, 2014	\$ 1,939.00
July 1, 2012 - June 30, 2013	\$ 1,891.25
July 1, 2011 - June 30, 2012	\$ 1,838.75
July 1, 2009 - June 30, 2010	\$ 1,821.25
July 8, 2008 - June 30, 2009	\$ 1,750.00
July 1, 2007 - June 30, 2008	\$ 1,711.25

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): \$3,022.50

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.

Maximum Monthly Maintenance Needs Allowance in Past Years	Excess Shelter Allowance
July 1, 2016 - June 30, 2017	\$600.75
July 1, 2015 - June 30, 2016	\$597.38
July 1, 2014 - June 30, 2015	\$581.63
July 1, 2013 - June 30, 2014	\$552
July 1, 2012 - June 30, 2013	

[Return to Medicaid information and videos at MassHealthHELP.com.](#)

[Read about more exceptions to Medicaid asset regulations](#)

