

MASSHEALTH APPLICATION

2023 MEDICAID NUMBERS FOR NURSING HOME CARE

ASSET ALLOWANCES: WHAT'S COUNTABLE AND WHAT'S NOT COUNTABLE

SINGLE PERSON IN NURSING HOME \$2,000 asset allowance is not countable		HEALTHY SPOUSE LIVING AT HOME \$148,620 asset allowance is not countable	
ASSET CATEGORY	AMOUNT THAT IS COUNTABLE, AFTER THE \$2,000 ASSET ALLOWANCE	ASSET CATEGORY	AMOUNT THAT IS COUNTABLE, AFTER THE \$148,620 ASSET ALLOWANCE
BANK ACCOUNTS	EVERYTHING*	BANK ACCOUNTS	EVERYTHING*
INVESTMENTS		INVESTMENTS	
IRA, 401K, QUALIFIED PLANS		IRA, 401K, QUALIFIED PLANS	Everything, except employee work pension plan if spouse is still working.
REAL ESTATE	Everything, except income producing property, and joint ownership with certain protected persons.	REAL ESTATE	Everything, except \$955,000 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 and employer policies with no cash value are not countable.	LIFE INSURANCE	Policy cash surrender value if the policy face value is over \$1,500. *Term life and employer policies with no cash value are not countable.

*Planning can protect excess assets that are transferred to a Pooled Trust account, or to certain protected persons, or a Medicaid compliant annuity. It is not necessary to spend down excess assets. Non-countable assets can also include a 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, 2023 (CSRA): \$148,620

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.

Spouse Principal Residence Equity Exclusion as of January 1, 2023: \$1,033,000

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 a nursing home resident: \$72.80

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

Minimum Monthly Maintenance Needs Allowance (Minimum MMNA) for Spouse, 2023: \$2,288.75

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.

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.


2023 Maximum Monthly Income for MassHealth Standard for Seniors 65+: \$1,093 for individual & \$1,471 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: \$841 for individual

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

$300\% \times \$841 = \$2,523 + \$20 \text{ disregard} = \$2,543$. This is maximum countable income about for PACE eligibility, and for Frail Elder Waiver eligibility.



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