

2026 MEDICAID INCOME & RESOURCE LEVELS

For the year 2026, the following income and resource levels apply:

MONTHLY INCOME:

Individual: \$1,856 ¹

Couple: \$2,509 ¹

RESOURCES:

Individual: \$33,038 ²

Couple: \$44,796 ²

1. The first \$20 of monthly income per household will not be counted when determining the eligibility of those Medicaid applicants who are aged, blind, or disabled. Income includes monies coming in each month such as Social Security, pension, rent payments, and disability payments.
2. There is an additional exclusion for a burial fund of \$1,500 per person or any amount in an irrevocable pre-need funeral agreement. Resources include assets that a person has in his or her financial accounts on the first day of the month for which an applicant is applying for Medicaid.

SPOUSAL IMPOVERISHMENT ALLOWANCES:

Community Spouse Income Allowance: \$4,066.50 ³

Institutionalized Medicaid Recipient Income Allowance: \$50

CS Resource Allowance (CSRA): \$74,820 ⁴ (or the spousal share of 1/2 combined resources up to a maximum of \$162,660)

3. A higher amount may be established by court order or fair hearing due to exceptional circumstances which result in significant distress.
4. A higher CSRA may be established by court order or fair hearing to generate income to raise the community spouse's income to the Minimum Monthly Maintenance Needs Allowance (MMMNA).

NEW YORK STATE MEDICAID REGIONAL RATES

Use the region in which the facility is located, or if the A/R is not institutionalized, use the region in which the individual resides. For out-of-state facilities, use the region closest to the location of the facility.

REGION	COUNTIES	2026
New York City	Bronx, Kings (Brooklyn), NY (Manhattan), Queens, Richmond (Staten Island)	\$15,282
Long Island	Nassau, Suffolk	\$15,193
Northern Metropolitan	Duchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester	\$15,024
Western (Buffalo)	Alleghany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming	\$13,765
Northeastern (Albany)	Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$14,783
Rochester	Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	\$15,675
Central (Syracuse/Utica)	Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga, Tompkins	\$14,146

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