

Starting Soon.....

Medicaid Monday

“When Your Spouse Needs Medicaid: What Happens to You?”

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Welcome

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AGENDA



- Recap of 2026 eligibility numbers
- Acronyms that will be helpful to know
- Spousal Protections for Income
- Spousal Protections for Assets
- Spousal Refusal



2026 MEDICAID ELIGIBILITY NUMBERS

Monthly Income			
	2026	2025	Difference
Individual (at home)	\$1,856	\$1,820	\$36
Couple	\$2,509	\$2,453	\$56
Community Spouse Income Allowance	\$4,066.50	\$3,948	+\$118.50
Institutionalized Spouse Income Allowance	\$50		

2026 MEDICAID ELIGIBILITY NUMBERS

Resources			
	2026	2025	Difference
Individual	\$33,038	\$32,396	\$ 642
Couple	\$44,796	\$43,781	\$1,015
Comm. Spouse Resource Allowance	\$74,820 ¹		
IS Resource Allowance	\$33,038		

1 - \$74,820 (or the spousal share of 1/2 combined resources up to a maximum of \$162,660 (up \$4,740 from 2025))



ACRONYMS YOU'LL HEAR TODAY

- **MMMNA** - Minimum Monthly Maintenance Needs Allowance
- **CSRA** - Community Spouse Resource Allowance
- **PNA** – Personal Needs Allowance
- **CSMIA** - Community Spouse Monthly Income Allowance

If only one spouse is applying for Medicaid, there are spousal impoverishment rules in place to protect the non-applicant spouse (often called the community spouse)



WHAT ARE THE SPOUSAL IMPOVERISHMENT RULES? HOW DID THEY COME TO BE?



- **Enacted in 1998:** Protected income and assets for spouses of nursing home residents receiving Medicaid
- **Addressed a critical hardship:** Community spouses facing poverty or considering divorce to escape financial strain
- **Extended protections to Home and Community-Based Services (HCBS) waiver programs**
 - Allowed states to apply similar income and asset rules to couples when one spouse received care at home or in the community

WHICH MARRIED COUPLES CAN USE SPOUSAL IMPOVERISHMENT PROTECTIONS?



- **2012–2014:** Expanded to all married couples with one spouse enrolled in Managed Long-Term Care (MLTC)
- **January 1, 2014:** Extended to MLTC and Home and Community-Based Services (HCBS) waiver programs, including TBI, NHTD and OPWDD
- **July 2016:** Extended to individuals receiving Immediate Need Personal Care Services

MARRIED COUPLES



Minimum Monthly Maintenance Needs Allowance (MMMNA)

- ▶ *Deals with income*

Community Spouse Resource Allowance (CSRA)

- ▶ *Deals with Assets*

MINIMUM MONTHLY MAINTENANCE NEEDS ALLOWANCE (MMNA)



- **Income allocation:** Allows the Medicaid applicant to transfer some or all income to a spouse with limited income
- **Eligibility threshold:** Community spouse's income must fall below a specified level

Current New York State MMMNA limit: \$4,066.50

COMMUNITY SPOUSE MONTHLY INCOME ALLOWANCE



Purpose: Allows the Medicaid spouse to transfer income to the community spouse.

Calculation: MMMNA minus the community spouse's income and health insurance premiums.

Example:

- Community spouse's income: \$2,000/month
- Medicaid spouse's income: \$5,000/month
- CSMIA transferred: \$2,066.50/month

Result:

- Community spouse: **\$4,066.50/month** (\$2,000 + \$2,066.50)
- Medicaid spouse: **\$2,933.50/month** (\$5,000 – \$1,853.50)

WHAT ARE THE SPOUSAL IMPOVERISHMENT PROTECTIONS FOR INCOME?



Personal Needs Allowance (PNA) for the spouse receiving Medicaid at home

- This is \$653 in 2026 (the difference between the regular Medicaid level for ONE PERSON and TWO PERSON households).

Example:

- Sam enrolls with MLTC after Medicaid Approval and has a monthly income of \$3,000.00
- Spouse Chris has income of \$1,648.50
- Spouse Chris' CSMIA - \$2,418.00 ($\$4,066.50 - \$1,648.50 = \$2,418.00$)
- Remaining Income of Sam after shift to Chris - \$582.00 ($\$3,000.00 - \$2,418.00$)

RESULT – NO Spenddown for Sam since his income allowance is \$653.00.

WHEN ARE SPOUSAL PROTECTIONS FOR INCOME NOT FAVORABLE?



Example:

- Sam enrolls with MLTC after Medicaid Approval and has a monthly income of \$6,500.00
- Spouse Chris has income of \$1,648.50
- Spouse Chris' CSMIA –\$2,418.00 ($\$4,066.50 - \$1,648.50 = \$2,418.00$)
- Remaining Income of Sam after shift to Chris - \$4,082.00 ($\$6,500.00 - \$2,418.00$)

RESULT: Spenddown for of \$3,429.00 (since Sam has an allowance of \$653)

BETTER RESULT – Sam uses Pooled Trust for his excess income of \$4,644.00 where all income is saved (Allowance of \$1,856 if not using spousal budgeting rules)

COMMUNITY SPOUSE RESOURCE ALLOWANCE (CSRA)



Assets held jointly by a husband and wife can be allocated to the non-applicant spouse.

- The assets the non-applicant spouse is permitted to retain is referred to as the Community Spouse Resource Allowance (CSRA)

Current CSRA in New York is **\$74,820** (or $\frac{1}{2}$ of the couples' resources up to a maximum of \$162,660)



COMMUNITY SPOUSE RESOURCE ALLOWANCE (CSRA)



Husband needs nursing home coverage

Wife is healthy and lives in the community in their jointly held residence

Assets – All held jointly

- Cash \$100,000.00
- Stocks \$150,000.00
- CDs \$25,000.00
- House – EXEMPT (Spouse resides in residence)

Total - \$275,000.00

Spousal Share - \$137,500.00 (Half of Total)

Total - \$275,000.00

- Minus Spousal Share - \$137,500.00
- Minus Medicaid Allowance - \$33,038.00

Total Excess - \$104,462.00

Total Saved - \$170,538.00 + House

SPOUSAL REFUSAL



- Community spouse refuses to use income or assets to support the spouse applying for Medicaid



SPOUSAL REFUSAL

A refusing spouse's assets are not counted BUT:

- Applicant must assign his or her right to support from the spouse to the County
- **Medicaid coverage**, even if the well-spouse has **assets over the allowed limit, is approved.**
- The State may then seek a contribution towards the cost of care
 - **Family Court = Support**
 - **Supreme Court = Recoupment**



NEXT MEDICAID MONDAY

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12-12:30pm

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