

2025

Medicaid Guide

NEW JERSEY

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$440.10 Per Day \$13,203 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$31,584
Maximum Community Spouse Resource Allowance	\$157,920
Resource Allowance for a Couple	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,901
Minimum Monthly Maintenance Needs Allowance	\$2,555
Standard Utility Allowance	\$850
Shelter Standard	\$766.50
Maximum Monthly Maintenance Needs Allowance	\$3,948
Monthly Personal Needs Allowance	\$50

