2025 Medicaid Guide

KENTUCKY

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$316.88 Per Day
RESOURCE/ASSET FIGURES	
Minimum Community Spouse Resource Allowance	\$31,584
Maximum Community Spouse Resource Allowance	\$157,920
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000
INCOME FIGURES	
Income Cap	\$2,901
Minimum MonthlyMaintenance Needs Allowance	\$2,555
Standard Utility Allowance	\$328
Shelter Standard	\$766.50
Maximum Monthly Maintenance Needs Allowance	\$3,948
Monthly Personal Needs Allowance	\$60



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