2025 Medicaid Guide



GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$290.88 Per Day \$8,842.75 Per Month
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 Trust Gross Income Cap	\$10,467.50
Income Cap	\$2,901
Monthly Maintenance Needs Allowance	\$3,948
Monthly Personal Needs Allowance	\$50



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