2025 Medicaid Guide

COLORADO

GIFTING/TRANSFER PENALTY FIGURE	
Divestment Penalty Divisor	\$10,475.11
RESOURCE/ASSET FIGURES	
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	\$11,556.20 – Region I \$10,397.93 – Region II \$9,290.77 – Region III \$10,655.56 – Region IV
Income Cap	\$2,901
Minimum Monthly Maintenance Needs Allowance	\$2,555
Standard Utility Allowance	\$485
Shelter Standard	\$766.50
Maximum Monthly Maintenance Needs Allowance	\$3,948
Monthly Personal Needs Allowance	\$108.73

