



ADVISOR INSURANCE  
RESOURCE

## 2015 State-by-State Long-Term Care Basics (Medicaid Limits, State Partnerships)

### 2015 Medicaid Asset and Income Limits

<u>State</u>	<u>Income Cap State*</u>	<u>Cash Allowance</u>	<u>Primary Residence Home Equity Limit</u>	<u>Community Spouse Resource Allowance</u>	<u>Income Limit Filer*</u>	<u>Personal Monthly Needs Allowance</u>	<u>Monthly Maintenance Needs Allowance</u>	<u>Partnership</u>
Alabama	Yes	\$2,000	\$552,000	\$25,000 minimum to \$119,220 maximum	\$2,199	\$30.00	\$1,966.25	Yes
Arizona	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$93.45	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Arkansas	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$40.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
California	No, <i>Spend Down</i>	\$2,000	\$828,000	\$119,220	Pay share of care until meet spend down limits	\$35.00	\$2,980.50	Yes
Colorado	Yes	\$2,000	\$552,000	\$119,220	\$2,199	\$50.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Connecticut	Yes	\$1,600	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$69.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Delaware	Yes	\$2,000	\$552,000	\$25,000 minimum to \$119,220 maximum	\$1,833	\$44.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
District of Columbia	No, <i>Spend Down</i>	\$2,600	\$828,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$70.00	\$2,980.50	No
Florida	Yes	\$2,000	\$552,000	\$119,220	\$2,199	\$35.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Georgia	Yes	\$2,000	\$552,000	\$119,220	\$2,199	\$30.00	\$2,980.50	Yes
Idaho	Yes	\$2,000	\$828,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$40.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Illinois	No, <i>Spend Down</i>	\$2,000	\$552,000	\$119,220	Pay share of care until meet spend down limits	\$30.00	\$2,739.00	Yes



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Indiana	No, <i>Spend Down</i>	\$1,500	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199 ( but may still qualify with spend down)	\$52.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Iowa	Yes	\$2,000	\$552,000	\$24,000 minimum to \$119,220 maximum	\$2,199	\$50.00	\$2,980.50	Yes
Kansas	No, <i>Spend Down</i>	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	No Limit (income used to determine share of costs)	\$50.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Kentucky	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$40.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Louisiana	Yes	\$2,000	\$552,000	\$119,220	\$2,199	\$38.00	\$2,980.50	Yes
Maine	No, <i>Spend Down</i>	\$2,000	\$828,000	\$119,220	Pay share of care until meet spend down limits	\$40.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Maryland	No, <i>Spend Down</i>	\$2,500	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$74.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Massachusetts	No, <i>Spend Down</i>	\$2,000	\$828,000	\$119,220	Pay share of care until meet spend down limits	\$72.80	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Michigan	No, <i>Spend Down</i>	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$60.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Minnesota	No, <i>Spend Down</i>	\$3,000	\$552,000	\$33,851 minimum to \$119,220 maximum	No Limit/May Require Spend Down (income determines contribution amount)	\$89.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Mississippi	Yes	\$2,000	\$552,000	\$119,220	\$2,199	\$44.00	\$2,980.50	Yes
Missouri	No, <i>Spend Down</i>	\$1,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$30.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes



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Nebraska	No, <i>Spend Down</i>	\$4,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$50.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Nevada	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$35.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
New Hampshire	No, <i>Spend Down</i>	\$2,500	\$552,000	\$23,844 minimum to \$119,220 maximum	Must have net monthly income less than the rate Medicaid pays to the facility.	\$65.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
New Jersey	Yes	\$2,000	\$828,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$35.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
New York	No, <i>Spend Down</i>	\$4,150	\$828,000	\$74,820 minimum to \$119,220 maximum	\$809 (if income exceeds this, may become eligible with spend down)	\$50.00	\$2,980.50	Yes
North Carolina	No, <i>Spend Down</i>	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Must be less than cost of care in facility at the Medicaid rate.	\$30.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Ohio	No, <i>Spend Down</i>	\$1,500	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199 ( but may still qualify with spend down)	\$45.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Oklahoma	Yes	\$2,000	\$552,000	\$25,000 minimum to \$119,220 maximum	\$2,199	\$50.00	\$2,980.50	Yes
Oregon	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$30.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes



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<u>State</u>	<u>Income Cap State*</u>	<u>Cash Allowance</u>	<u>Primary Residence Home Equity Limit</u>	<u>Community Spouse Resource Allowance</u>	<u>Income Limit Filer</u>	<u>Personal Monthly Needs Allowance</u>	<u>Monthly Maintenance Needs Allowance</u>	<u>Partnership</u>
South Carolina	Yes	\$2,000	\$552,000	\$66,480	\$2,199	\$30.00	\$2,980.50	Yes
Tennessee	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$40.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Texas	Yes	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199	\$60.00	\$2,980.50	Yes
Utah	No, Spend Down	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$45.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Vermont	No, Spend Down	\$2,000	\$552,000	\$119,220	\$975 in most counties (if income exceeds this, may become eligible with spend down)	\$47.66	\$1,992.00 minimum up to \$2,980.50 maximum	Yes
Virginia	No, Spend Down	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	\$2,199 ( but may still qualify with spend down)	\$30.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Washington	No, Spend Down	\$2,000	\$552,000	\$53,016 minimum to \$119,220 maximum	\$733 (if income exceeds this, may become eligible with spend down)	\$57.28	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
West Virginia	No, Spend Down	\$2,000	\$552,000	\$23,844 minimum to \$119,220 maximum	Pay share of care until meet spend down limits	\$50.00	\$1,966.25 minimum up to \$2,980.50 maximum	Yes
Wisconsin	No, Spend Down	\$2,000	\$828,000	\$50,000 minimum to \$119,220 maximum	\$972 (if income exceeds this, may become eligible with spend down)	\$65.00	\$2,585 minimum up to \$2,980.50 maximum	Yes

\*Income Cap States do not allow Medicaid payment for LTCi services when ones income is above the threshold (automatic disqualifier). Spend down states require Medicaid applicants to spend income above the limit on LTCi care before Medicaid eligibility.

**This information should be used for educational purposes only and no information provided should be considered legal or tax advice or Medicaid eligibility.**