MassHealthHELP.com

2026 Medicaid Numbers for Nursing Home Care

Eligibility Facts and Figures for people in Hampden County, Massachusetts

Call (413) 567-5600 to Schedule an Educational Meeting with Attorney John L. Roberts

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Asset Allowances: What's *Countable*, and What's *NOT Countable*

For the Single Person in Nursing Home, a **$2,000** asset allowance Is not countable.	
Asset category	***Countable* Amount after the $2,000 asset allowance:**
Bank Accounts	Everything ✳
Investments	
IRA, 401k, qualified plans	
Real Estate	Everything ✳ (except NOT countable real estate categories, see below)
Life Insurance	Policy cash surrender value is countable if policy face value is over $1,500. ✳ (Term Life & Employer Life policies with no cash value are not countable).
NOT Countable:	
Prepaid Funeral Irrevocable Contract	
Irrevocable Burial Bank Account: $1,500 or less	
Term Life Insurance and Employer Life Policies that have no cash value	
Income producing property, and joint Real Estate owned with certain people who are protected by MassHealth Regulations.	

For the Healthy Spouse living at home, a **$ 162,660** asset allowance is not countable.	
Asset category	***Countable* Amount after $162,660 asset allowance:**
Bank Accounts	Everything ✳
Investments	Everything ✳
IRA, 401k, qualified plans	Everything, except employee pension if spouse is still working
Real Estate	Everything ✳ (except Community Spouse's home, see below)
Life Insurance	Policy cash surrender value is countable if policy face value is over $1,500. ✳ (Term Life & Employer Life policies with no cash value are not countable).
NOT Countable:	
Prepaid Funeral Irrevocable Contract	
Irrevocable Burial Bank Account: $1,500 or less	
Term Life Insurance and Employer Life Policies that have no cash value	
$1,130,000 principal residence equity exclusion for home of Community Spouse. (See page 2)	

1 motor vehicle

✳ It is not necessary to spend down excess assets. Medicaid Planning can protect Excess Assets that are transferred to certain people who are protected by Medicaid Regulations, or to a Medicaid compliant annuity. Excess Assets may also be spent to buy *Not Countable* assets. Also, MassHealth Transfers regulations are being updated to allow Medicaid applicants over age 65 to transfer their excess assets to a (d)(4)(C) Pooled Trust account.

If there is a spouse at home, the following asset amounts are *NOT Countable*: *Community Spouse Asset Allowance as of January 1, 2026 (CSAA)*: *$162,660.00*

If the person who applies for MassHealth nursing home benefits is married, that person's spouse is known as the "community spouse" because that spouse continues to live in the community. Chapter 118E, Section 21A (a)(1)(v) requires that MassHealth "establish the maximum community spouse resource allowance permissible under 42 U.S.C. s.1396r-5(f)(2)." That maximum amount is set by the Centers for Medicare and Medicaid Services. The CSRA allows the spouse to maintain a measure of financial security, and it helps to prevent the need for another nursing home admission.

Spouse Principal Residence Equity Exclusion as of January 1, 2026: ***$1,130,000.***

Fair-market value and equity value of real estate owned by the spouse must be verified at the time of application.

Income Allowances

Personal Needs Allowance (PNA) for nursing home resident: ***$72.80***

The person who lives in the nursing home is allowed to keep income of $72.80 per month.

Minimum Monthly Maintenance Needs Allowance (Minimum MMNA) for Spouse, July 1, 2025 through June 30, 2026: ***$2,643.75***

If the nursing home resident is married to a spouse who lives at home or in assisted living, income from the nursing home spouse can be kept by the healthy spouse. The healthy spouse is allowed to keep this amount of the income, with no questions asked by Medicaid. This is the Minimum Monthly Maintenance Needs Allowance ("Minimum MMNA") 130 CMR 520.026. The Standard Utility Allowance is $714.

The *Standard* Shelter Expense is the amount included in the Minimum MMNA for rent, mortgage payment, property taxes and insurance, and/or condo maintenance. If the spouse's housing expenses are over 30% of the MMMNA, (30% of $2,555 = $766.50), the additional need is referred to as the *Excess* Shelter Allowance.

Do you need to increase the amount of income you get to keep, to cover your home upkeep expenses or Assisted Living costing more than $766.50/month? Federal Medicaid Law [Section 1396a(a)(3)] gives you the right to a fair hearing. Federal Regulations [42 CFR 431.230] require that Medicaid payment for services be continued during the time an application is waiting for a fair hearing, and the state must make corrective payments if the applicant wins the fair hearing.

Maximum Monthly Maintenance Needs Allowance (Maximum MMNA): ***$4,066.00***

This is the upper limit on a nursing home resident's income that is allowed to his/her spouse, unless the healthy spouse shows exceptional circumstances.

2025 Maximum Monthly Income for MassHealth Standard for Seniors 65+: ***$1,324 for individual and $1,783 for a couple***

This is 100% of federal poverty guidelines + $20 disregard, used to determine if MassHealth will pay medical expenses for 90 days prior to a nursing home admission. Mass Legal Services charts

2025 Federal Benefit Rate: ***$967 for an individual***

Definition: The SSI amount paid by the US government (MA adds a supplementary grant).
300% x $967 = $2,901 + $20 disregard = $2,921. This is maximum countable income amount for PACE eligibility, and for Frail Elder Waiver eligibility. Read more at the At-Home care page.

Return to the Medicaid Page at MassHealthHELP.com
Return to the At Home Care page, with link to PDF on At Home Care Programs in Hampden County
Read about more exceptions to Medicaid asset regulations

Historical Figures

	CSRA	Spouse Home Equity
2026	$162,660	$1,130,000
2025	$157,920	$1,097,000
2024	$154,140	$1,071,000
2023	$148,620	$1,033,000
2022	$137,400	$955,000
2021	$130,380	$906,000
2020	$128,640	$893,000
2019	$126,420	$878,000
2018	$123,600	$858,000
2017	$120,900	$840,000
2016	$119,220	$828,000
2015	$117,240	$828,000
2014	$115,920	$814,000
2013	$113,640	$802,000

	Minimum MMNA	**Maximum Monthly Maintenance Needs Allowance**	**Excess Shelter Allowance**
July 1, 2025 - June 30, 2026	2,643.75	3,948.00	793.13
July 1, 2024 - June 30, 2025	$2,555.00	$3,853.50	$766.50
July 1, 2023 - June 30, 2024	$2,465.00	$3,715.50	$739.50
July 1, 2022 - June 30, 2023	$2,288.75	$3,435	$686.00
July 1, 2021 - June 30, 2022	$2,177.50	$3,435	$653.25
July 1, 2020 - June 30, 2021	$2,155.00	$3,259.50	$646.50
July 1, 2019 - June 30, 2020	$2,113.75	$3,160.50	$634.13
July 1, 2018 - June 30, 2019	$2,057.00	$3,160.50	$617.25
July 1, 2017 – June 30, 2018	$2,030.00	$3,090.00	$609.00
July 1, 2016 – June 30, 2017	$ 2,002.50	$2,980.50	$600.75
July 1, 2015 - June 30, 2016	$ 1,991.25	$2,980.50	$597.38
July 1, 2014 - June 30, 2015	$ 1,966.25	$2,931	$581.63
July 1, 2013 – June 30, 2014	$ 1,939.00	$ 2,898	$552
July 1, 2012 - June 30, 2013	$ 1,891.25	$ 2,841	

Maximum Monthly Income for MassHealth Standard for Seniors 65+ Link to Mass Legal Services https://www.medicaid.gov/federal-policy-guidance/downloads/cib051123.pdf		
	Individual	Couple
2024	$1,275	$1,724
2022	$1,135	$1,525
2021	$1,073	$1,452
2019	$1,041	$1,409
2018	$1,025	$1,374