

## 2020 Texas Medicaid Figures

Minimum Monthly Needs Allowance ( <i>MMMNA</i> ):	\$3,216.00/month	This is the minimum monthly income amount that the spouse at home may keep. If both spouses combined income is lower than this amount, then the spouse at home keeps all the income.
Community Spouse Resource Allowance ( <i>CSRA</i> ):	\$25,728.00 - \$128,640.00	This is the amount of assets that a spouse at home may keep. The spouse at home may keep the lesser of 1/2 of the total assets or \$126,420. If a couple's combined total assets are below the minimum amount, then the spouse at home keeps all the assets. This can be higher depending on the couple's income conditions.
Monthly Personal Needs Allowance ( <i>PNA</i> ):	\$60.00/month	This is the monthly amount that a Medicaid recipient may keep for personal items which Medicaid does not cover (haircuts, snacks, prescription co-pays, etc.). An additional amount may be available for veterans.
Diversion Penalty Divisor:	\$213.71/day	This figure, based on the statewide average of daily nursing home costs, is used to determine the length of time an individual or couple is ineligible for Medicaid benefits because of uncompensated transfers or gifts they have made.
Gross Income Limit: ( <i>Single person or a married person with one spouse applying</i> )	\$2,349.00/month	This is the monthly income figure that determines income eligibility for Medicaid benefits. If an individual's income is less than this amount, then they are considered qualified in this area. If an individual's income is greater than this amount, then they have excess income and may be ineligible for benefits and may consider a Qualified Income Trust.
Individual Resource Allowance: ( <i>Single person or a married person with one spouse applying</i> )	\$2,000.00	This is the maximum amount of assets a single person may own and still qualify for Medicaid benefits.
Couples Gross Income Limit: ( <i>Married Spouses – Both applying</i> )	\$4,500.00/month	This is the monthly income figure that determines income eligibility for Medicaid benefits. If a couple's income is less than this amount, then they are considered qualified in this area. If their income is greater than this amount, then they have excess income and may be ineligible for benefits and may consider a Qualified Income Trust.
Couples Resource Allowance: ( <i>Married Spouses – Both applying</i> )	\$3,000.00	This is the maximum amount of assets a couple may own and still have both spouses qualify for Medicaid benefits. If one spouse has received benefits for more than one year and then the other spouse moves to a nursing home and applies for Medicaid, then different rules may apply.
Maximum Equity Allowed in Homestead:	\$572,000.00	This is the maximum value of equity allowed for a homestead to qualify as a protected resource.

*Please Note: This information is not intended to provide legal advice nor does it intend to represent the whole of Texas Medicaid rules and regulations. This information may or may not be applicable to your specific circumstances or accurate and any questions regarding your specific circumstances should be addressed by an attorney who practices in this area.*