

HOW TO CALCULATE THE CSRA

What is the CSRA?

The Community Spouse Resource Allowance (CSRA) is the amount of countable assets that the community spouse can retain while qualifying the institutionalized spouse for Medicaid benefits. Any assets owned by the community spouse that exceeds this resource allowance must be eliminated before the institutionalized spouse can achieve Medicaid eligibility.

How does it work?

The amount used to calculate the CSRA may vary by state and may be calculated differently depending on whether your state applies a standard CSRA figure or utilizes a minimum/maximum range.

Standard CSRA State:

In these states, the community spouse is automatically entitled to retain a standard amount. The couple must spend down their excess countable assets below this limit in order to qualify the institutionalized spouse for Medicaid.

Minimum/Maximum CSRA States:

In these states, the amount that the community spouse can retain is based on the couple's total countable assets as of the snapshot date. Based on the couple's assets as of that date, the community spouse is entitled to retain one-half of that amount, not to exceed the maximum CSRA amount or fall below the minimum.

What is the snapshot date?

The "snapshot date" is the first date of 30 continuous days of institutionalized care with the Medicaid applicant residing in a medical institution or skilled nursing facility.

Consider Keith and Darlene:

Keith and Darlene are married and live in a state that utilizes a minimum/maximum amount to calculate the CSRA. Keith enters a nursing home on January 1, 2022. As of that date, the couple's total countable assets were \$200,000. A month later on February 1, the couple decides to apply for Medicaid for Keith.

How much can Darlene keep as her CSRA while still qualifying Keith for benefits?

Total assets as of the snapshot date:

Countable Assets	\$200,000
	÷ 2
Resulting Figure:	\$100,000

Minimum CSRA = \$27,480

Maximum CSRA = \$137,400

Results: The resulting figure is more than the minimum CSRA and less than the maximum CSRA, so Darlene can retain \$100,000 of countable assets as her CSRA.



To locate your state's specific planning figures and access other Medicaid planning resources, go to our website at thekrauseagency.com/join and create your Agent Access account today!



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