

HOW TO CALCULATE THE MMNA

What is the MMNA?

The Monthly Maintenance Needs Allowance (MMNA) is a figure that dictates the minimum amount of income that the community spouse is entitled to each month. If the community spouse's monthly income is less than this figure, they may be eligible to receive a shift of income from the institutionalized spouse to make up the difference.

How does it work?

If the community spouse's monthly income is less than the minimum MMNA, they may be entitled to a portion or all of the institutionalized spouse's income. The limits in each state may differ and some states may impose a single standard figure, while others may utilize a minimum/maximum range. To calculate the MMNA in a minimum/maximum state, you will also need to know your state's specific Standard Utility Allowance and Shelter Standard.

Consider Sam and Eileen:

Determine Eileen's Total Monthly Shelter Expense:

Mortgage Payment:	\$800
Real Estate Taxes:	+ \$300
Homeowner's Insurance:	+ \$50
Standard Utility Allowance:	+ \$425
Total Monthly Expenses:	\$1,575

Deduct the Shelter Standard from the Total Monthly Expenses

Total Monthly Expenses:	\$1,575
Shelter Standard:	- \$686.63
Excess Expenses:	\$888.37

Add the Excess Expenses to the Minimum MMNA

Excess Expenses:	\$888.37
Minimum MMNA:	+ \$2,288.75
Eileen's New MMNA:	\$3,117.12

Determine the Income Shift from Sam

Eileen's MMNA:	\$3,117.12
Eileen's Income	- \$2,000

Income Shift from Sam: **\$1,177.12**

Results: Eileen is entitled to receive \$1,177.12 from Sam's income each month. The income shift from Sam will supplement Eileen's monthly income to maintain her lifestyle within the community and reduce Sam's co-pay at the nursing facility.



Defining the Terms

Standard Utility Allowance:

A standard figure used to represent the community spouse's monthly utility bills (electricity, water, gas, heat, etc.). This figure may vary by state.

Shelter Standard:

A base figure for all of the community spouse's monthly shelter expenses (mortgage payments, real estate taxes, Standard Utility Allowance, etc.). If the community spouse's total expenses exceed the Shelter Standard, the minimum MMNA is increased dollar-for-dollar, not to exceed the maximum.

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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