



Welcome!

We will begin today's webinar shortly.

e academy
webinar series

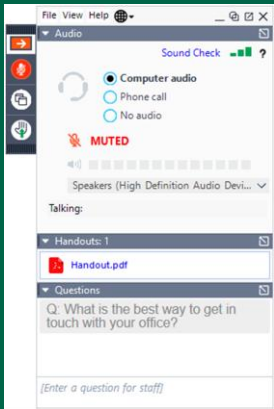
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Questions & Handouts



Don't forget to complete the survey at the end of today's presentation!

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Kicking Off 2025: New Year, New Medicaid Figures

Presented by Thomas Krause, J.D.

Vice President of Sales and Marketing

January 14, 2025



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About Us

We're a national wholesaler of Medicaid Compliant Annuities, funeral expense trusts, long-term care insurance, Medicare products, and other insurance products designed for the senior market. We help agents like you offer long-term care solutions to clients while boosting your revenue in the process.



30+

Years of
Experience



20+

Professionals
on Staff



1,300+

Active Agents



\$500M

Premium
Written
Annually



4

Today's Goals

DEFINE

important figures that impact your client's plan for Medicaid eligibility

OUTLINE

the calculations involved with these figures.

EXPLORE

a key crisis planning tool—the Medicaid Desk Reference.



Medicaid Planning Figures

- Medicaid figures represent your state's current financial regulations for Medicaid, including information on asset and income rules.
- They act as a state-specific roadmap in developing your client's spend-down plan.
 - *How many assets can my client keep?*
 - *Do they have any income limitations?*
 - *Is their spouse eligible for an income shift?*



2025 MEDICAID DESK REFERENCE	
Wisconsin	
ASSET REGULATIONS	
Divestment Penalty Divisor	\$340.99 (per day)
Individual Resource Allowance	\$10,371.78 (per month)
Resource Allowance for a Couple (both spouses with a 2.0x ratio)	\$20,743.56
INCOME REGULATIONS	
Personal Needs Allowance	\$55.00
SPOUSAL IMPOVERISHMENT STANDARDS	
Minimum Community Spouse Resource Allowance	\$10,371.78
Maximum Community Spouse Resource Allowance	\$20,743.56
Minimum Monthly Maintenance Needs Allowance	\$1,406.66
Maximum Monthly Maintenance Needs Allowance	\$1,348.00
Shelter Standard	\$1,022.00
Standard Utility Allowance	\$138.00
EXEMPT ASSET LIMITS	
Funeral Expense Trust Limits (via insurance)	No Limit, a letter of OAS may be required
Life Insurance Limit	\$1,000.00
Home Equity Limit	\$750,000.00
LAST UPDATED: JANUARY 1, 2025	

When Are They Updated?

- Most states undergo figure updates **at least twice a year**, but there may be additional changes.
- Regular updates typically include:

January

- CSRA
- Maximum MMNA
- Divestment Penalty Divisor

July

- Minimum MMNA
- Divestment Penalty Divisor
(if not in January)

October

- Shelter Standard
- Standard Utility Allowance

Defining the Figures

As we define the key Medicaid figures, we'll explore the following:



What

What is the definition of the figure?

In what context is the figure used?



Where

Where is this figure used?

Is it state-specific or the same across all states?



Why

Why is this figure important?

How do I apply the figure in real life?

Where Can I Find These Figures?

- These figures are available in your **Agent Access** account and also on the **Medicaid Desk Reference**—an important tool in the Medicaid planning process.
- It contains all the state-specific figures we've outlined today.
- Always keep it with you so you can advise clients with ease as they ask specific questions about their case!



2025 MEDICAID DESK REFERENCE
Florida

ASSET REGULATIONS	
Divestment Penalty Divisor	\$10,438.00 (for assets)
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (both spouses reside in a facility)	\$3,000.00
INCOME REGULATIONS	
Income Cap	\$2,901.00
Personal Needs Allowance	\$160.00
SPOUSAL IMPOVERISHMENT STANDARDS	
Community Spouse Resource Allowance	\$107,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$766.00
Standard Utility Allowance	\$419.00
EXEMPT ASSET LIMITS	

Get your free Desk Reference by
logging into Agent Access or
contacting our office!

Asset Regulations

Divestment Penalty Divisor

? WHAT

The figure used to determine how long a Medicaid applicant may be ineligible for benefits.

WHERE

Each state uses a Divestment Penalty Divisor that is specific to that state.

WHY

This figure is part of a formula used by the state to calculate the length of a penalty period.

2025 MEDICAID DESK REFERENCE Connecticut	
ASSET REGULATIONS	
Divestment Penalty Divisor	\$14,939.00 Per Month
Individual Resource Allowance	\$1,600.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$1,600 each
INCOME REGULATIONS	
Personal Needs Allowance	\$75.00
SPOUSAL IMPOVERISHMENT STANDARDS	
Minimum Community Spouse Resource Allowance	\$50,000.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$766.50
Standard Utility Allowance	\$950.00
EXEMPT ASSET LIMITS	
Funeral Expense Trust Limits	\$10,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$1,097,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Divestment Penalty Divisor

1. To prevent applicants from giving away assets, Medicaid enforces a five-year lookback period from the date of the application.
2. Any gifts divested within the lookback period will result in a penalty period of Medicaid ineligibility.
3. The Divestment Penalty Divisor is the figure used to determine how long this penalty period will be.
4. This figure is typically representative of the state's average cost of care.

What Constitutes a Gift?

- Gifts occur when a Medicaid applicant or spouse transferred ownership of assets to another party for less than fair market value.
- When no compensation is received, the entire value of the asset will be penalized.
- When some compensation is received, the difference in value will be penalized.
- Gifts are calculated on an aggregate basis.

EXAMPLES INCLUDE:



Funding an irrevocable trust



Transferring ownership of a vehicle or home



Giving cash to family members

How to Calculate the Penalty Period

Total Gifts

Determine the total amount of gifts made within the five-year lookback period.



Divestment Penalty Divisor

Divide this amount by the state-specific Divestment Penalty Divisor.



The Result

The result is the length of time in days or months the applicant will be ineligible for benefits.

Note: There is no limit on the length of the penalty period!

Individual Resource Allowance

? WHAT

The amount of countable resources a Medicaid applicant may keep and still qualify for benefits.

WHERE

Applies to all Medicaid applicants in all states, but some states may use a different figure.

WHY

Assets in excess of the allowance must be spent down prior to applying for benefits.

2025 MEDICAID DESK REFERENCE	
Indiana	
ASSET REGULATIONS	
Divestment Penalty Divisor	\$7,635.00 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (both spouses reside in a facility)	\$3,000.00
INCOME REGULATIONS	
Income Cap	\$2,901.00
Personal Needs Allowance	\$52.00
SPOUSAL IMPOVERISHMENT STANDARDS	
Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$767.00
Standard Utility Allowance	\$473.00
EXEMPT ASSET LIMITS	
Funeral Account (Funeral Expense Trust or Preneed)	No Limit, C&S required
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

LAST UPDATED: JANUARY 1, 2025

Exempt vs. Countable Assets

EXEMPT ASSETS

- ✓ Primary residence
- ✓ One vehicle
- ✓ Personal and household effects
- ✓ Small whole life insurance policy
- ✓ Funeral expense trusts (up to \$15,000)

COUNTABLE ASSETS

- ✓ Checking and savings accounts
- ✓ CDs, stocks, and bonds
- ✓ Deferred annuities
- ✓ Additional real estate and vehicles
- ✓ IRAs (in most states)

Resource Allowance for a Couple

? WHAT

The amount of countable resources a married couple applying for benefits may keep when they both reside in a facility.

WHERE

Applies to all Medicaid applicants in all states, but some states may use a different figure.

WHY

Assets in excess of the allowance must be spent down prior to applying for benefits.

2025 MEDICAID DESK REFERENCE Georgia	
ASSET REGULATIONS	
Divestment Penalty Divisor	\$10,025.00 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$3,000.00
INCOME REGULATIONS	
Income Cap	\$2,901.00
Personal Needs Allowance	\$70.00
SPOUSAL IMPOVERISHMENT STANDARDS	
Community Spouse Resource Allowance	\$157,920.00
Monthly Maintenance Needs Allowance	\$3,948.00
EXEMPT ASSET LIMITS	
Funeral Expense Trust Limits	\$10,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Resource Allowance for a Couple

1.

While a single person applying for Medicaid can keep \$2,000, a married couple in which both spouses are applying for benefits may keep \$3,000 combined.

2.

The figure may vary by state.

3.

There is a separate resource allowance when one spouse is living in the community. This figure only applies when both spouses are in the nursing home!

Income Regulations

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Personal Needs Allowance

? WHAT

The amount of monthly income a Medicaid recipient may keep for small personal expenses.

WHERE

Each state has a Personal Needs Allowance, and the amount varies by state.

WHY

This is the amount Medicaid recipients can use to supplement their lifestyle in the facility.

2025 MEDICAID DESK REFERENCE

Ohio

OH

ASSET REGULATIONS

Divestment Penalty Divisor	\$7,787.00 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (both spouses reside in a facility)	\$3,000.00

INCOME REGULATIONS

Income Cap	\$2,901.00
Personal Needs Allowance	\$50.00

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$766.50
Standard Utility Allowance	\$746.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

LAST UPDATED: JANUARY 1, 2025

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Breaking Down the Personal Needs Allowance

1.

When someone receives Medicaid benefits, their income is subject to paying the nursing home bill.

2.

However, they are allowed to keep a small stipend each month in order to help with extra costs not covered by Medicaid.



Common expenses include clothing, toiletries, haircuts, etc.

3.

If the Medicaid recipient does not spend their allowance and it causes their bank account to exceed the Individual Resource Allowance, it could disqualify them for benefits.

Income Cap

? WHAT

The income threshold for determining whether an applicant qualifies for benefits.

WHERE

Used in about half of all states but only affects applicants whose income exceeds the cap.

WHY

If income exceeds the cap, a special income-only trust will be required.

2025 MEDICAID DESK REFERENCE

Arizona

ASSET REGULATIONS

Divestment Penalty Divisor

\$8,201.34

Maricopa, Pima and Pinal Counties

\$7,752.73

All Other Counties

Individual Resource Allowance

\$2,000.00

Resource Allowance for a Couple

\$3,000.00

(both spouses reside in a facility)

INCOME REGULATIONS

Income Cap

\$2,901.00

Personal Needs Allowance

\$145.50

QIT Gross Income Cap

\$8,201.34

Maricopa, Pima, and Pinal Counties

\$7,752.73

All Other

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance

\$31,584.00

Maximum Community Spouse Resource Allowance

\$157,920.00

Minimum Monthly Maintenance Needs Allowance

\$2,555.00

Maximum Monthly Maintenance Needs Allowance

\$3,948.00

Shelter Standard

\$767.00

Standard Utility Allowance

\$314.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits

\$9,000.00

A letter of GES may be required.

Life Insurance Limit

\$1,500.00

Home Equity Limit

\$730,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Income Cap

1.

Though the income cap may sound alarming, having income above this amount does not disqualify your client from benefits.

2.

Rather, it may require your client establish a Qualified Income Trust (QIT), also known as a Miller Trust.

3.

Income exceeding the cap (currently \$2,901 in most states) must flow through the trust in order to be Medicaid eligible.

What Is a QIT?

- A QIT is an irrevocable, income-only trust.
- A bank account must be established in conjunction with the trust in order to hold the Medicaid recipient's monthly income.
- From there, the trustee distributes allowable expenses on behalf of the applicant.
- Any funds remaining in the trust upon the death of the recipient are subject to estate recovery.

ALLOWABLE EXPENSES INCLUDE:



Personal Needs Allowance



Monthly Maintenance Needs Allowance

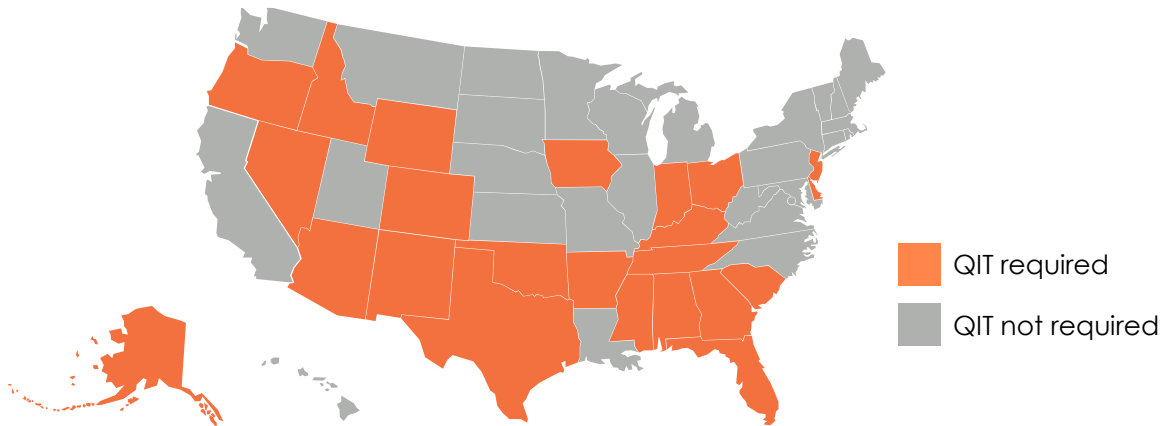


Certain medical expenses



Medicaid co-pay

Where Does This Apply?



QIT Gross Income Cap

? WHAT

A hard income cap that prevents Medicaid eligibility if income exceeds the cap.

WHERE

Only used in a few states but is a crucial figure to understand.

WHY

Medicaid applicants whose income exceed this cap cannot qualify for benefits.

2025 MEDICAID DESK REFERENCE

Oklahoma

ASSET REGULATIONS

Divestment Penalty Divisor	\$244.78 Per Day
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$3,000.00

INCOME REGULATIONS

Personal Needs Allowance	\$75.00
Income Cap	\$2,901.00
QIT Gross Income Cap	\$7,445.00

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Monthly Maintenance Needs Allowance	\$3,948.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$10,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

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Breaking Down the QIT Gross Income Cap

1.

Some states apply an additional limitation beyond the income cap for a QIT.

2.

In these cases, the gross income cap acts as a hard cap, meaning the applicant cannot qualify for benefits.

3.

Some states have a set figure while others equate this limit to the facility's Medicaid Reimbursement Rate.

Spousal Impoverishment Standards

Community Spouse Resource Allowance

? WHAT

The countable assets the community spouse may keep and qualify the ill spouse for benefits.

WHERE

Applies in cases involving married couples, but states may apply the rules differently.

WHY

Assets in excess of the allowance must be spent down prior to applying for benefits.

2025 MEDICAID DESK REFERENCE Pennsylvania

PA

ASSET REGULATIONS

Divestment Penalty Divisor	\$399.80 Per Day
	\$12,160.58 Per Month
Individual Resource Allowance	\$2,400.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$2,400.00 each

INCOME REGULATIONS

Personal Needs Allowance	\$60.00
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SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$767.00
Standard Utility Allowance	\$758.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	Varies by County
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

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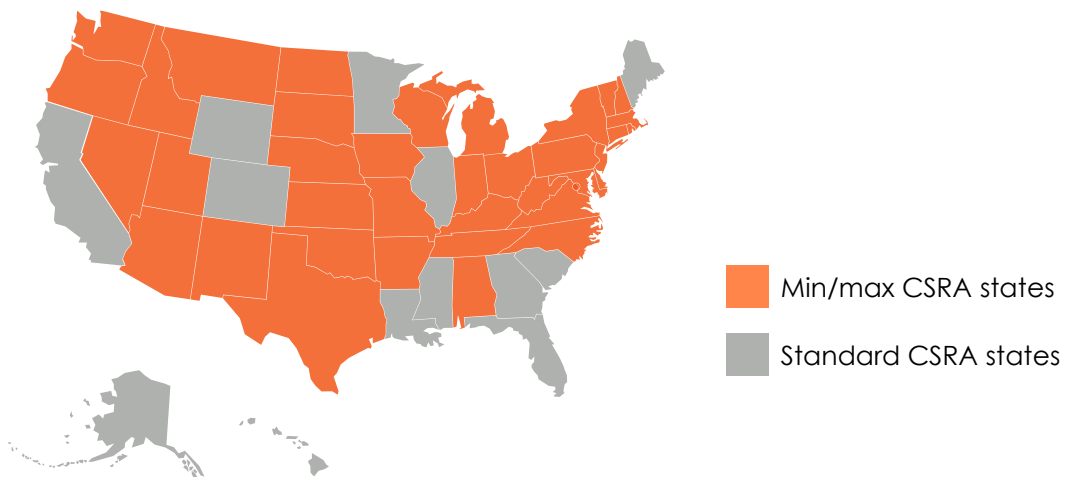
Breaking Down the Community Spouse Resource Allowance

1. In addition to the Medicaid applicant's asset allowance, the community spouse is also subject to an asset limitation.
2. Any assets in excess of this allowance must be spent down in order to qualify the institutionalized spouse for Medicaid.
3. In **standard CSRA states**, the community spouse is entitled to a standard allowance (typically \$157,920).
4. In **minimum/maximum CSRA states**, the allowance must be calculated.

Minimum/Maximum CSRA States

- In minimum/maximum CSRA states, the allowance is dependent on the amount of assets the couple owns as of the snapshot date.
- Take the total countable assets as of the snapshot date and divide that figure in half.
- The actual allowance the community spouse can keep will fall between the minimum CSRA (typically \$31,584) and the maximum CSRA (typically \$157,920).

Where Does This Apply?



Monthly Maintenance Needs Allowance

? WHAT

The amount of monthly income a community spouse is entitled to.

WHERE

Applies in all cases involving married couples, but states may apply the rules differently.

WHY

This figure helps protect the community spouse's income and lifestyle at home.

2025 MEDICAID DESK REFERENCE Colorado

ASSET REGULATIONS

Divestment Penalty Divisor	\$10,475.11 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$3,000.00

INCOME REGULATIONS

Personal Needs Allowance	\$108.73
Income Cap	\$2,901.00
QIT Gross Income Cap	Region 1 - \$11,556.20 Region 2 - \$10,397.93 Region 3 - \$9,290.77 Region 4 - \$10,655.56

SPOUSAL IMPOVERISHMENT STANDARDS

Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$766.50
Standard Utility Allowance	\$560.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$1,097,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Monthly Maintenance Needs Allowance

1. While the institutionalized spouse is subject to income limitations, the community spouse actually has an income floor.
2. If their income is below their allowance, they will receive some of the institutionalized spouse's income, dollar for dollar, until the allowance is met.
3. In **standard MMNA states**, there is a standard allowance the community spouse is entitled to (typically \$3,948).
4. In **minimum/maximum MMNA states**, determining the allowance requires a calculation.

Minimum/Maximum MMNA States

- In Minimum/Maximum MMNA states, the allowance is calculated using the following three figures:
 1. The community spouse's monthly shelter expenses
 2. The **Shelter Standard**
 3. The **Standard Utility Allowance**
- The actual amount the community spouse is entitled to will fall between the minimum MMNA (typically \$2,555) and the maximum MMNA (typically \$3,948).

Shelter Standard

? WHAT

The amount of monthly housing expenses the community spouse is responsible for.

WHERE

Used in minimum/maximum MMNA states only.

WHY

This figure is required in order to conduct the MMNA calculation.

2025 MEDICAID DESK REFERENCE Minnesota

ASSET REGULATIONS

Divestment Penalty Divisor	\$10,620.00 Per Month
Individual Resource Allowance	\$3,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$6,000.00

INCOME REGULATIONS

Personal Needs Allowance	\$128.00
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SPOUSAL IMPOVERISHMENT STANDARDS

Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$767.00
Standard Utility Allowance	\$649.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00 A letter of GDS may be required
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Shelter Standard

1.

In minimum/maximum MMNA states, the allowance is calculated based on the community spouse's total shelter expenses.

2.

Of those expenses, the state Medicaid agency assumes the community spouse can cover the amount equal to the Shelter Standard (typically \$766.50) without increasing their MMNA.

3.

Therefore, this amount is deducted from the community spouse's actual shelter expenses.

Standard Utility Allowance

? WHAT

A standard calculation of a community spouse's utility expenses in place of their actual expenses.

WHERE

Used in minimum/maximum MMNA states only.

WHY

This figure is required in order to conduct the MMNA calculation.

2025 MEDICAID DESK REFERENCE North Carolina

NC

ASSET REGULATIONS

Divestment Penalty Divisor	\$343.90 Per Day
Individual Resource Allowance	\$10,317.00 Per Month
Resource Allowance for a Couple (Both spouses reside in a facility)	\$2,000.00 \$3,000.00

INCOME REGULATIONS

Personal Needs Allowance	\$70.00
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SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$767.00
Standard Utility Allowance	\$585.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00
Life Insurance Limit	\$10,000.00
Home Equity Limit	\$730,000.00

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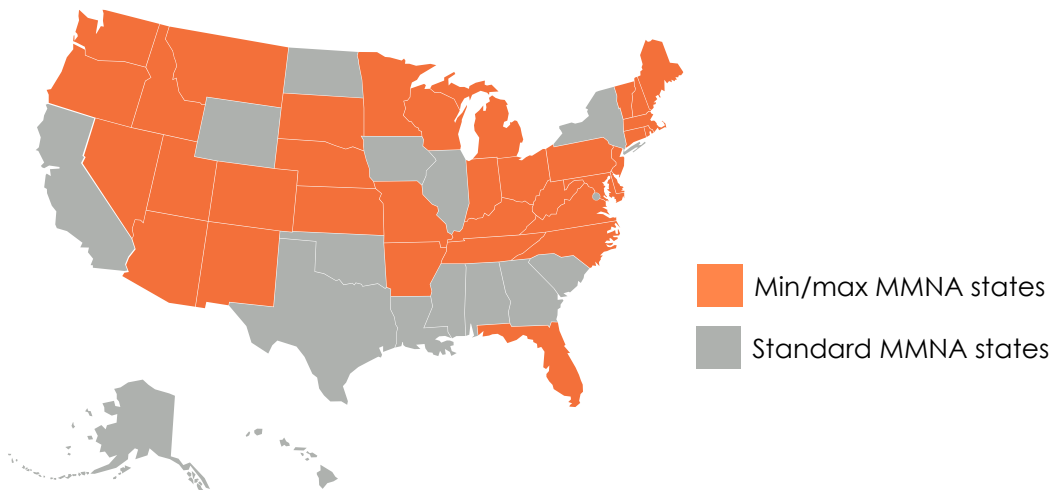
Breaking Down the Standard Utility Allowance

1. When determining the community spouse's monthly shelter expenses, utilities play an important role.
2. Because these expenses vary from month to month, the state Medicaid agency instead applies one standard number for utilities when calculating the community spouse's shelter expenses.



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Where Does This Apply?



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Exempt Asset Limitations

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Funeral Expense Trust Limit

? WHAT

The face value for funeral expense trusts that Medicaid applicants are limited to.

WHERE

Applies in all states, but some states use a different limit.

WHY

Applicants can own funeral expense trusts below the limit and still qualify for benefits.

2025 MEDICAID DESK REFERENCE Kentucky

ASSET REGULATIONS

Divestment Penalty Divisor	\$316.88 Per Day
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$4,000.00

INCOME REGULATIONS

Income Cap	\$2,901.00
Personal Needs Allowance	\$60.00

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$767.00
Standard Utility Allowance	\$378.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00 With GOS
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

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Breaking Down the Funeral Expense Trust Limit

1. Medicaid applicants are allowed to own funeral expense trusts with a face value below this limitation and still qualify for benefits.

 Applicants can also purchase trusts for their immediate family members in most states.

2. This limit varies by state but is \$15,000 in most states.

3. Some states do not have a limit, so the figure we provide may be a limit enforced by the insurance company.

4. Certain states require a Letter of Goods and Services accompany the trust.

Life Insurance Limit

? WHAT

The face value for whole life insurance policies that Medicaid applicants are limited to.

WHERE

Applies in all states, but certain states use a different limit.

WHY

Applicants can own a whole life insurance policy below the limit and still qualify for benefits.

2025 MEDICAID DESK REFERENCE Texas

ASSET REGULATIONS

Divestment Penalty Divisor	\$242.13 Per Day
	\$7,339.00 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$3,000.00

INCOME REGULATIONS

Income Cap	\$2,901.00
Personal Needs Allowance	\$75.00

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Monthly Maintenance Needs Allowance	\$3,948.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

LAST UPDATED: JANUARY 1, 2025

Breaking Down the Life Insurance Limit

1. Medicaid applicants are allowed to own a whole life insurance policy with a face value below this limitation and still qualify for benefits.
2. This limit may vary by state but is typically \$1,500.

Home Equity Limit

? WHAT

The amount of home equity that Medicaid applicants are limited to.

WHERE

Applies in all states, but the limit varies by state.

WHY

Applicants can have equity in their home below the limit and still qualify for benefits.

2025 MEDICAID DESK REFERENCE

Oregon

ASSET REGULATIONS

Divestment Penalty Divisor	\$14,585.00 Per Month
Individual Resource Allowance	\$2,000.00
Resource Allowance for a Couple (Both spouses reside in a facility)	\$3,000.00

INCOME REGULATIONS

Income Cap	\$2,901.00
Personal Needs Allowance	\$77.14

SPOUSAL IMPOVERISHMENT STANDARDS

Minimum Community Spouse Resource Allowance	\$31,584.00
Maximum Community Spouse Resource Allowance	\$157,920.00
Minimum Monthly Maintenance Needs Allowance	\$2,555.00
Maximum Monthly Maintenance Needs Allowance	\$3,948.00
Shelter Standard	\$766.50
Standard Utility Allowance	\$502.00

EXEMPT ASSET LIMITS

Funeral Expense Trust Limits	\$15,000.00
Life Insurance Limit	\$1,500.00
Home Equity Limit	\$730,000.00

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Breaking Down the Home Equity Limit

1.

The home is typically the largest asset owned by Medicaid applicants.

2.

Although it is considered an exempt asset, this limit is designed to prevent someone with significant equity in their home from qualifying for benefits.

3.

This limit is related to equity, **not** overall home value.

4.

The home equity limit varies by state but is currently between \$730,000 and \$1,097,000.

Exceptions to the Home Equity Limit

- The home equity limit does not apply when a community spouse or minor or disabled child is occupying the residence.
- Therefore, this limit mostly affects single clients who have significant equity in their home.

What to Expect from The Krause Agency in 2025

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New Brand, New Offerings

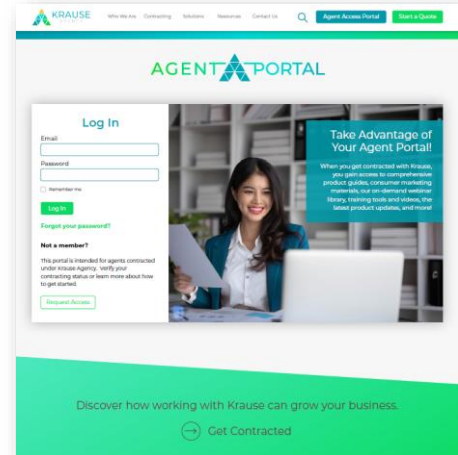
- We're thrilled to be unveiling our new Krause Agency branding this year!
- The goal of this new branding is to better support and train agents on all our new products and offerings and set you up for success.
- **Be on the lookout for this launch in the coming weeks.**



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Website and Agent Portal

- Our new website and agent portal are designed with your user experience in mind.
- **Our website includes:**
 - Expanded information on all our core product offerings and how they benefit your business
 - Additional resources regarding carrier availability and supplemental products
 - A more user-friendly, easy-to-navigate experience
- **Our redesigned Agent Portal includes:**
 - State-specific Medicaid figures and Desk Reference
 - Medicaid planning calculators and quoting tools
 - Consumer-facing resources
 - Video and webinar library
 - And more!



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Stay in the Know

- Be sure to **keep up with us** as we launch our new brand, website, and offerings.
- If you're new to Krause, scan the QR code and schedule a **Discovery Call** with one of our team members to learn how we can best support your business and get started!



Scan the QR code or go to
thekrauseagency.com/schedule to get
 started!



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Questions

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**Thank you for
attending today's
session!**

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