



LTC Medicaid Income & Resources Reference Sheet

Effective 1 January 2025

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| \$2,901.00 | <i>Individual Income Limit</i> |
| \$2,000.00 | <i>Individual Resource Allowance</i> |
| \$3,000.00 | <i>Resource Allowance for a Couple (Husband and Wife both apply for MEPD)</i> |
| \$31,584.00 | <i>Minimum Community Spouse Resource Allowance</i> |
| \$157,920.00 | <i>Maximum Community Spouse Resource Allowance</i> |
| \$3,948.00 | <i>Maximum Monthly Maintenance Needs Allowance</i> |
| \$75.00 | <i>Monthly Personal Needs Allowance</i> |
| \$1,500 | <i>Whole Life Insurance limit (countable resource)</i> |
| \$730,000 | <i>Home Equity Limit</i> |
| One | <i>Vehicle Allowance</i> |
| \$242.13 Per Day | <i>Transfer Penalty Divisor</i> |

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