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 FROM: Eileen Schock

SENIOR BULLETIN: MEDICAID

Key Medicaid Standards as of July 2013

The table shows Medicaid eligibility and other standards in effect as of 7/1/2013.

Standard	Amount	Effective
Resource standard for Medicaid applicant	\$2,000	1/1/89
Community spouse resource allowance (minimum)	\$53,016	7/1/13
Community spouse resource allowance (maximum) ¹	\$115,920	1/1/13
Community spouse income maintenance allowance (minimum)	\$1,939	7/1/13
Community spouse income maintenance allowance (maximum)	\$2,898	1/1/13
Excess Home Equity ²	\$536,000	1/1/13
Excess shelter cost standard	\$582	7/1/13
Utility standard for determining excess shelter costs	\$394	10/1/11
Maximum gross income for COPES CN applicant ³	\$2,130	1/1/13
Maximum gross income for COPES non CN applicant (see explanation under footnote 4) ⁴	\$6,298 (Possibly Higher)	1/1/13
Income allowance for single COPES participant	\$958	4/1/13
Income allowance for married COPES participant	\$710	1/1/13
Home maintenance allowance (monthly for 6 months)	\$958	4/1/13
Daily average statewide private nursing facility rate ⁵	\$258	10/1/12
Monthly average statewide private nursing facility rate	\$7,844	10/1/12
Average monthly state nursing facility rate	\$5,588	10/1/12
Medically needy income level for single person	\$710	1/1/13
Medically needy income level for couple	\$710	1/1/13

¹ The actual amount depends on the date of institutionalization and the couple's total resources at the time of the applicant's institutionalization. See WAC 182-513-1350. The CSRA is also explained in the CLS publications Q & A on Medicaid for Nursing Home Residents and Q & A on the COPES Program.

² Based on CPIU (Consumer Price Index-Urban)

³ For exclusions from gross income, see WAC 182-513-1340. \$2,130 is the current SIL (Special Income Level). COPES applicants with monthly gross non excluded income of \$2,130, or less, are CN (Categorically Needy) COPES eligible.

⁴ Effective April 1, 2012, the Medically Needy In-Home Waiver (MNIW) and the Medically Needy Residential Waiver (MNRW) programs were merged into COPES. WAC 182-515-1508 sets out the income eligibility rules that determine if an applicant, who is not eligible as CN (Categorically Needy), is income eligible for COPES.

WAC 182-515-1508(4) provides that applicants whose gross non excluded monthly income is greater than the SIL (Special income Level - currently \$2,130) are COPES eligible if the applicant's **monthly net income** is no greater than the MNIL (Medically Needy Income Level - currently \$710). **Net income is calculated by reducing gross non-excluded income by:**

- A. Medically Needy (MN) disregards found in WAC 182-513-1345; and
- B. The average monthly nursing facility state rate (currently \$5,588).

The \$6,298 number used in CLS COPES Q&A Pamphlet is derived from adding together the MNIL (currently \$710) and the monthly state average nursing facility rate (currently \$5,588): $\$710 + \$5,588 = \$6,298$. \$6,298 is the maximum allowable gross income for COPES **if the only deduction** from gross non excluded income is the average monthly nursing facility state rate: $\$6,298 - \$5,588 = \$710$. The \$6298 number is used in the publications in order to provide a tangible number for use in most cases. **However, if additional deductions can be taken under WAC 182-513-1345, then the maximum gross non excluded amount may be higher than \$6,298.** For example, if an applicant has \$6,400 in gross non excluded income and pays a non-Medicare monthly health insurance premium of \$150.00, the applicant will be COPES income eligible because net income is less than the \$710 MNIL: $(\$6,400 - \$5,588 - \$150 = \$662)$.

See the following publications on Washington Law Help for additional information:

Consolidation of "Medically Needy" Long-Term Care Programs into COPES
<http://www.washingtonlawhelp.org/issues/aging-elder-law/senior-bulletins>; and

Questions and Answers on the COPES Program
<http://www.washingtonlawhelp.org/files/C9D2EA3F-0350-D9AF-ACAE-BF37E9BC9FFA/attachments/1EBA0CD6-B051-4775-B071-7EDFDC934951/5102en.pdf>

⁵ This is the amount by which total gifts in a month are divided to calculate periods of ineligibility (in days).

COLUMBIA LEGAL SERVICES, 101 Yesler Way, #300, Seattle, Washington 98104