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SENIOR BULLETIN: MEDICAID

Key Medicaid Standards as of October 2021

The table shows Medicaid eligibility and other standards in effect as of 10/1/2021. You can also find all Medicaid (Washington Apple Health) standards online at: <https://www.hca.wa.gov/health-care-services-supports/program-standard-income-and-resources>

Standard	Amount	Effective
Resource standard for Medicaid applicant	\$2,000	1/1/89
Community spouse resource allowance (minimum)	\$59,890	7/1/21
Community spouse resource allowance (maximum) ¹	\$130,380	1/1/21
Community spouse income maintenance allowance (minimum)	\$2,178	7/1/21
Community spouse income maintenance allowance (maximum)	\$3,260	1/1/21
Excess Home Equity ²	\$603,000	1/1/21
Excess shelter cost standard	\$654	7/1/21
Utility standard for determining excess shelter costs	\$459	10/1/21
Medicaid Special Income Level (used to determine eligibility for COPES categorically needy (CN) applicant) ³	\$2,382	1/1/21
Maximum gross income for COPES, Residential Support Waiver (RSW), and New Freedom applicant (see explanation under footnote 4) ⁴	\$7,963 (Possibly Higher)	1/1/21
Income allowance for single COPES, RSW, and New Freedom participant	\$1,074	4/1/21
Income allowance for married COPES, RSW, and New Freedom participant	\$794	1/1/21
Home maintenance allowance (monthly for 6 months) ⁵	\$1,074	4/1/21
Daily average statewide private nursing facility rate ⁶	\$355	10/1/21
Monthly average statewide private nursing facility rate	\$10,785	10/1/21
Average monthly state nursing facility rate	\$8,086	10/1/21
Medically needy and Categorically needy income level for single person	\$794	1/1/21
Medically needy income level for couple	\$794	1/1/21

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. \$2,382 is the current MSIL (Medicaid Special Income Level).

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 \$2,382) are COPES eligible if the applicant's **monthly net income** is no greater than the MNIL (Medically Needy Income Level - currently \$794). **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 \$7,149).

The \$7,963 number provided here and in the CLS COPES Q&A Pamphlet is derived from adding together the MNIL (currently \$794) and the monthly state average nursing facility rate (currently \$7,149): \$794+ \$7,149+ \$20 general income disregard = \$7,963

Thus, \$7,963 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 and the \$20 disregard applicable to all. The \$7,963 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 \$7,963. For example, if an applicant has \$8,034 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 \$794 MNIL: (\$8,034 - \$7,149 - \$150 - \$20 = \$715).

See the following publication on WashingtonLawHelp (<http://www.washingtonlawhelp.org>) for additional information: [*Questions and Answers on the COPES Program*](#)

⁵ This applies to nursing facility residents only to maintain their home while in the institution.

⁶ This is the amount by which total gifts in a month are divided to calculate periods of ineligibility (in days).

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