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 FROM: Columbia Legal Services

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| SENIOR BULLETIN: MEDICAID |
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Key Medicaid Standards as of October 2016

The table shows Medicaid eligibility and other standards in effect as of 10/1/2016. You can also find all Medicaid (Washington Apple Health) standards online at: <http://www.hca.wa.gov/medicaid/eligibility/pages/standards.aspx>.

| Standard | Amount | Effective |
|--|------------------------------|-----------|
| Resource standard for Medicaid applicant | \$2,000 | 1/1/89 |
| Community spouse resource allowance (minimum) | \$54,726 | 7/1/15 |
| Community spouse resource allowance (maximum) ¹ | \$119,220 | 1/1/15 |
| Community spouse income maintenance allowance (minimum) | \$2,003 | 7/1/16 |
| Community spouse income maintenance allowance (maximum) | \$2,981 | 1/1/15 |
| Excess Home Equity ² | \$552,000 | 1/1/15 |
| Excess shelter cost standard | \$601 | 7/1/16 |
| Utility standard for determining excess shelter costs | \$411 | 10/1/16 |
| Maximum gross income for COPES categorically needy (CN) applicant ³ | \$2,199 | 1/1/15 |
| Maximum gross income for COPES applicant (see explanation under footnote 4) ⁴ | \$6,625 (Possibly Higher) | 1/1/15 |
| Income allowance for single COPES participant | \$990 | 4/1/16 |
| Income allowance for married COPES participant | \$733 | 1/1/15 |
| Home maintenance allowance (monthly for 6 months) | \$990 | 4/1/16 |
| Daily average statewide private nursing facility rate ⁵ | \$297 | 10/1/16 |
| Monthly average statewide private nursing facility rate | \$9,038 | 10/1/16 |
| Average monthly state nursing facility rate | \$6,086 | 10/1/16 |
| Medically needy income level for single person | \$733 | 1/1/15 |
| Medically needy income level for couple | \$733 | 1/1/15 |

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. \$2,199 is the current SIL (Special Income Level). COPES applicants with monthly gross non-excluded income of \$2,199, 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 \$2,199) are COPES eligible if the applicant's **monthly net income** is no greater than the MNIL (Medically Needy Income Level - currently \$733). **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 \$6,086).

The \$6,839 number used in CLS COPES Q&A Pamphlet is derived from adding together the MNIL (currently \$733) and the monthly state average nursing facility rate (currently \$6,086): \$733+ \$6,086+ \$20 general income disregard = \$6,839.

Thus, \$6,839 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 \$6,839 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 \$6,839. For example, if an applicant has \$6,900 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 \$733 MNIL: (\$6,900 - \$6,086 - \$150 - \$20 = \$644).

See the following publication on Washington Law Help (<http://www.washingtonlawhelp.org/>) for additional information: *Questions and Answers on the COPES Program*

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

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