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SENIOR BULLETIN: MEDICAID

Key Medicaid Standards as of October 2015

The table shows Medicaid eligibility and other standards in effect as of 10/1/2015.

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)	\$1,992	7/1/15
Community spouse income maintenance allowance (maximum)	\$2,981	1/1/15
Excess Home Equity ²	\$552,000	1/1/15
Excess shelter cost standard	\$598	7/1/15
Utility standard for determining excess shelter costs	\$420	10/1/15
Maximum gross income for COPES CN applicant ³	\$2,199	1/1/15
Maximum gross income for COPES non CN applicant (see explanation under footnote 4) ⁴	\$6,625 (Possibly Higher)	1/1/15
Income allowance for single COPES participant	\$981	4/1/15
Income allowance for married COPES participant	\$733	1/1/15
Home maintenance allowance (monthly for 6 months)	\$981	4/1/15
Daily average statewide private nursing facility rate ⁵	\$285	10/1/15
Monthly average statewide private nursing facility rate	\$8,670	10/1/15
Average monthly state nursing facility rate	\$5,872	10/1/15
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 \$5,872).

The \$6,625 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 \$5,872): $\$733 + \$5,872 + \$20$ general income disregard = \$6,625. \$6,625 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: $\$6,625 - \$5,872 - \$20 = \733 . The \$6,625 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 \$6,625.** For example, if an applicant has \$6,700 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: $(\$6,700 - \$5,872 - \$150 - \$20 = \$658)$.

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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