

2025 MEDICAID TIPS

UPDATED
JAN 2025

MEDICAID FOR SKILLED NURSING OR PACE

Countable Assets Allowed for Individual	\$2,000 max
Max Personal Needs Allowance - Skilled Nursing	\$70/mo
Max PNA for PACE (& Max Inc. for Medicaid No Deductible)	\$1,255/mo
Community Spouse Resource Allowance (CSRA)	\$31,584 min \$157,920 max
Community Spouse Income Allowance (CSIA)	\$2,555 min \$3,948 max
Shelter Expense Threshold for CSIA	\$767/mo
Standard Utility Allowance for CSIA	\$620/mo
Max Allowed Value of Personal Residence	\$730,000 max
Penalty Divisor for Gifts Made (\$237/day)	\$10,317/mo
Gift Lookback Period for Medicaid	60 months

SPECIAL ASSISTANCE FOR ASSISTED LIVING CARE

Special Assistance (SA) Income Cap	Gross-\$1,448.50/mo
SA-SCU Income Cap (For Memory Care)	Gross-\$1,831.50/mo
Countable Assets Allowed for Individual	\$2,000 max
Monthly Personal Needs Allowance	\$70/mo
Penalty Divisor for Gifts Made	\$2,000/mo
Gift Lookback Period for Special Assistance	36 months

MEDICARE REHABILITATION

Co-pays: Days 1-20: \$0 (Medicare pays 100%); Days 21-100: \$209.50/day
New Spell of Illness "Reset Period" is 60 days

VA AID & ATTENDANCE

Official Periods of War:

WWII: 12-7-1941 to 12-31-1946

Korean: 6-27-1950 to 1-31-1955

Vietnam: 8-5-1964 to 5-7-1975 served outside Vietnam

Starts 11-1-1955 if served in Vietnam

Gulf War: 8-2-1990 to [TBD]

Maximum Aid & Attendance:

Married Veteran: \$2,795/mo

Single Veteran: \$2,358/mo

Surviving Spouse: \$1,515/mo

Lookback Period for Gifts: 3 years

Courtesy of The Elderlaw Firm (c) 2025

Nursing Homes: Ask us about our Medicaid Penalty Elimination Partnership Program!