

Revised 07/01/2024

CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS		1/1/2024	7/1/2024	1/1/2025	7/1/2025
Federal Maximum		\$2,829	N/A		
SPOUSAL IMPOVERISHMENT MAXIMUMS					
Federal Resource Maximum - Community Spouse Limit		\$154,140	N/A		
LIBERALIZED RESOURCE LIMITS					
Single Individual and Institutional Spouse Limit		\$4,000	N/A		
SUBSTANTIAL HOME EQUITY LIMIT					
Federal Equity Minimum Limit Used by DOM		\$713,000	N/A		
TRANSFER OF ASSETS DIVISOR RATES					
Monthly Rate		\$8,300	\$8,300		
Daily Rate		\$272	\$272		
MEDICAID INCOME DEDUCTION MAXIMUMS					
Earned Income Disregard (Work Deduction)		\$427.50	N/A		
Community Spouse Monthly Maintenance Needs Allowance		\$3,853.50	N/A		
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)		\$2,465.00	\$2,555.00		
NON-COVERED MEDICAL EXPENSE LIMITS					
Eyeglasses -per occurrence for lenses, frames, dispensing fee		\$216.30	\$215.14		
Dentures	per plate	\$678.44	\$678.44		
	full pair	\$1,356.88	\$1,356.88		
Denture Repair - per occurrence		\$270.00	\$270.00		
Hearing Aids	for one	\$1,777.40	\$1,777.40		
	for both	\$3,377.40	\$3,377.40		

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CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS		1/1/2022	7/1/2022	1/1/2023	7/1/2023
Federal Maximum		\$2,523	N/A	\$2,742	N/A
SPOUSAL IMPOVERISHMENT MAXIMUMS					
Federal Resource Maximum - Community Spouse Limit		\$137,400	N/A	\$148,620	N/A
LIBERALIZED RESOURCE LIMITS					
Single Individual and Institutional Spouse Limit		\$4,000	N/A	\$4,000	N/A
SUBSTANTIAL HOME EQUITY LIMIT					
Federal Equity Minimum Limit Used by DOM		\$636,000	N/A	\$688,000	N/A
TRANSFER OF ASSETS DIVISOR RATES					
Monthly Rate		\$6,893	\$7,107	\$7,107	\$8,300
Daily Rate		\$226	\$233	\$233	\$272
MEDICAID INCOME DEDUCTION MAXIMUMS					
Earned Income Disregard (Work Deduction)		\$376.50	N/A	\$413.00	N/A
Community Spouse Monthly Maintenance Needs Allowance		\$3,435.00	N/A	\$3,715.50	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)		\$2,177.50	\$2,288.75	\$2,288.75	\$2,465.00
NON-COVERED MEDICAL EXPENSE LIMITS					
Eyeglasses -per occurrence for lenses, frames, dispensing fee		\$215.14	\$216.30	\$216.30	\$216.30
Dentures	per plate	\$678.44	\$678.44	\$678.44	\$678.44
	full pair	\$1,356.88	\$1,356.88	\$1,356.88	\$1,356.88
Denture Repair - per occurrence		\$270.00	\$270.00	\$270.00	\$270.00
Hearing Aids	for one	\$1,777.40	\$1,777.40	\$1,777.40	\$1,777.40
	for both	\$3,377.40	\$3,377.40	\$3,377.40	\$3,377.40

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CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2020	7/1/2020	1/1/2021	7/1/2021
Federal Maximum	\$2,349	N/A	\$2,382	N/A

SPOUSAL IMPOVERISHMENT MAXIMUMS				
Federal Resource Maximum - Community Spouse Limit	\$128,640	N/A	\$130,380	N/A

LIBERALIZED RESOURCE LIMITS				
Single Individual and Institutional Spouse Limit	\$4,000	N/A	\$4,000	N/A

SUBSTANTIAL HOME EQUITY LIMIT				
Federal Equity Minimum Limit Used by DOM	\$595,000	N/A	\$603,000	N/A

TRANSFER OF ASSETS DIVISOR RATES				
Monthly Rate	\$6,832	\$6,832	\$6,832	\$6,893
Daily Rate	\$224	\$224	\$224	\$226

MEDICAID INCOME DEDUCTION MAXIMUMS				
Earned Income Disregard (Work Deduction)	\$347.50	N/A	\$353.00	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$3,216.00	N/A	\$3,259.50	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$2,113.75	\$2,155.00	\$2,155.00	\$2,177.50

NON-COVERED MEDICAL EXPENSE LIMITS					
Eyeglasses - per occurrence for lenses, frames, dispensing fee		\$362.79	\$215.14	\$215.14	\$215.14
Dentures	per plate	\$678.44	\$678.44	\$678.44	\$678.44
	full pair	\$1,356.88	\$1,356.88	\$1,356.88	\$1,356.88
Denture Repair - per occurrence		\$270.00	\$270.00	\$270.00	\$270.00
Hearing Aids	for one	\$1,777.40	\$1,777.40	\$1,777.40	\$1,777.40
	for both	\$3,377.40	\$3,377.40	\$3,377.40	\$3,377.40

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CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2018	7/1/2018	1/1/2019	7/1/2019
Federal Maximum	\$2,250	N/A	\$2,313	N/A

SPOUSAL IMPOVERISHMENT MAXIMUMS				
Federal Resource Maximum - Community Spouse Limit	\$123,600	N/A	\$126,420	N/A

LIBERALIZED RESOURCE LIMITS				
Single Individual and Institutional Spouse Limit	\$4,000	N/A	\$4,000	N/A

SUBSTANTIAL HOME EQUITY LIMIT				
Federal Equity Minimum Limit Used by DOM	\$572,000	N/A	\$585,000	N/A

TRANSFER OF ASSETS DIVISOR RATES				
Monthly Rate	\$6,619	\$6,832	\$6,832	\$6,832
Daily Rate	\$217	\$224	\$224	\$224

MEDICAID INCOME DEDUCTION MAXIMUMS				
Earned Income Disregard (Work Deduction)	\$331.00	N/A	\$341.50	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$3,090.00	N/A	\$3,160.50	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$2,030.00	\$2,057.50	N/A	\$2,113.75

NON-COVERED MEDICAL EXPENSE LIMITS					
Eyeglasses - per occurrence for lenses, frames, dispensing fee				\$362.79	\$362.79
Dentures	per plate			\$678.44	\$678.44
	full pair			\$1,356.88	\$1,356.88
Denture Repair - per occurrence				\$270.00	\$270.00
Hearing Aids	for one			\$1,777.40	\$1,777.40
	for both			\$3,377.40	\$3,377.40

Revised 07/01/2017

CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2016	7/1/2016	1/1/2017	7/1/2017
Federal Maximum	\$2,199	N/A	\$2,205	N/A

SPOUSAL IMPOVERISHMENT MAXIMUMS				
Federal Resource Maximum - Community Spouse Limit	\$119,220	N/A	\$120,900	N/A

LIBERALIZED RESOURCE LIMITS				
Single Individual and Institutional Spouse Limit	\$4,000	\$4,000	\$4,000	\$4,000

SUBSTANTIAL HOME EQUITY LIMIT				
Federal Equity Minimum Limit Used by DOM	\$552,000	N/A	\$560,000	N/A

TRANSFER OF ASSETS DIVISOR RATES				
Monthly Rate	\$6,250	\$6,405	\$6,405	\$6,619
Daily Rate	\$205	\$210	\$210	\$217

MEDICAID INCOME DEDUCTION MAXIMUMS				
Earned Income Disregard (Work Deduction)	\$322.50	N/A	\$323.50	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$2,980.50	N/A	\$3,022.50	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$1,991.25	\$2,002.50	N/A	\$2,030.00

CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2014	7/1/2014	1/1/2015	7/1/2015
Federal Maximum	\$2,163	N/A	\$2,199	N/A
SPOUSAL IMPOVERISHMENT MAXIMUMS				
Federal Resource Maximum - Community Spouse Limit	\$117,240	N/A	\$119,220	N/A
LIBERALIZED RESOURCE LIMITS				
Single/individual and Institutional Spouse Limit	\$4,000	\$4,000	\$4,000	\$4,000
SUBSTANTIAL HOME EQUITY LIMIT				
Federal Equity Minimum Limit Used by DOM	\$543,000	N/A	\$552,000	N/A
TRANSFER OF ASSETS DIVISOR RATES				
Monthly Rate	\$5,700	\$5,920	\$5,920	\$6,250
Daily Rate	\$187	\$194	\$194	\$205
MEDICAID INCOME DEDUCTION MAXIMUMS				
Earned Income Disregard (Work Deduction)	\$316.50	N/A	\$322.50	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$2,931.00	N/A	\$2,980.00	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$1,938.75	\$1,966.25	N/A	\$1,991.25

CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2012	10/1/2012	1/1/2013	7/1/2013
Federal Maximum	\$2,094	N/A	\$2,130	N/A

SPOUSAL IMPOVERISHMENT MAXIMUMS				
Federal Resource Maximum - Community Spouse Limit	\$113,640	N/A	\$115,920	N/A

LIBERALIZED RESOURCE LIMITS				
Single Individual and Institutional Spouse Limit	\$4,000	\$4,000	\$4,000	\$4,000

SUBSTANTIAL HOME EQUITY LIMIT				
Federal Equity Minimum Limit Used by DOM	\$525,000	N/A	\$536,000	N/A

TRANSFER OF ASSETS DIVISOR RATES				
Monthly Rate	\$5,700	\$5,700	\$5,700	\$5,700
Daily Rate	\$187	\$187	\$187	\$187

MEDICAID INCOME DEDUCTION MAXIMUMS				
Earned Income Disregard (Work Deduction)	\$305.00	N/A	\$311.00	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$2,841.00	N/A	\$2,898.00	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$1,838.75	\$1,891.25	\$1,891.25	\$1,938.75

CHART OF INSTITUTIONAL LIMITS & TRANSFER OF ASSETS DIVISORS

INSTITUTIONAL INCOME LIMITS	1/1/2010	1/1/2011	7/1/2011
Federal Maximum	\$2,022	\$2,022.00	N/A

SPOUSAL IMPOVERISHMENT MAXIMUMS			
Federal Resource Maximum - Community Spouse Limit	\$109,560	\$109,560	N/A

LIBERALIZED RESOURCE LIMITS			
Single Individual and Institutional Spouse Limit	\$4,000	\$4,000	\$4,000

SUBSTANTIAL HOME EQUITY LIMIT			
Federal Equity Minimum Limit Used by DOM	\$500,000	\$506,000	N/A

TRANSFER OF ASSETS DIVISOR RATES			
Monthly Rate	\$4,600*	\$5,700	\$5,700
Daily Rate	\$151*	\$187	\$187

MEDICAID INCOME DEDUCTION MAXIMUMS			
Earned Income Disregard (Work Deduction)	\$293.00	\$293.00	N/A
Community Spouse Monthly Maintenance Needs Allowance	\$2,739.00	\$2,739.00	N/A
Other Family Members Needs Allowance (Living with CS or Dependent Child Under Age 18 - No CS)	\$1,821.25	\$1,821.25	\$1,838.75

TRANSFER OF ASSETS DIVISOR RATES PRIOR TO 01/01/2010	
*The monthly transfer of assets rate of \$4,600 and daily rate of \$151 was in effect for 02/08/2006 - 12/31/2010.	
OBRA-93 Transfer Rates were in effect from 08/11/1993 - 02/07/2006. Monthly rates are shown below; partial month penalty periods did not apply to OBRA 93 policy.	
03/01/2003 - 02/07/2006	\$3,100 monthly rate
04/01/1999 - 02/28/2003	\$2,600 monthly rate
10/01/1993 - 03/31/1999	\$2,000 monthly rate