



Institutional Medicaid Rules for Married Couples in 2017

Income	Countable Resources	Exempt Resources
<p>\$50.00 per month total as a personal needs allowance for the Institutionalized Spouse</p> <p style="text-align: center;">plus</p> <p>\$3,022.50 per month total for the Community Spouse</p>	<p>\$14,850.00 in total countable assets for the Institutionalized Spouse</p> <p style="text-align: center;">plus</p> <p>\$74,820.00 to \$120,900.00 in total countable assets for the Community Spouse</p>	<p>Personal property</p> <p>Burial plot</p> <p>Burial allowance (\$1,500.00) or unlimited if in an irrevocable burial trust</p> <p style="color: red;">Retirement accounts (“partially exempt”)</p> <p style="text-align: center;">plus</p> <p>House (up to \$840,000.00)</p> <p>Automobile (any value)</p>

An **Institutionalized Spouse** is the term Medicaid uses to refer to the spouse that is in a nursing home and that will be applying for Medicaid. A **Community Spouse** is the term Medicaid uses to refer to the spouse that is able to remain living in the home and not in need of Medicaid (also referred to as the “Well Spouse”).

The income and resource rules for an Institutionalized Spouse are exactly the same limits as they are for single individuals, \$50.00 per month income, \$14,850.00 in countable resources, and certain exempt resources. In addition, a Community Spouse is allowed to keep up to \$3,022.50 per month of income and up to \$120,900.00 total of Countable Resources. Further, a Community Spouse is also allowed to keep their home (if used as his or her primary residence) as well as one automobile along with the other Exempt Resources.

If both spouses are in a nursing home, Medicaid will treat them as two single individuals. They both may keep \$50 per month income (\$100 total), they both may keep \$14,850 in countable assets (\$29,700 total). They are also allowed Exempt Resources including personal property, burial plot, burial allowance or burial trust, and retirement accounts are still “partially exempt”. The house and car, however, generally are no longer considered Exempt Resources.

*These figures and rules change each year and certain other exemptions may exist.
If you or a loved one needs long term care, you should consult with an Elder Law Attorney.*