

Revised 01/01/2024

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

Revised 07/01/2023

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 |

Revised 07/01/2021

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 |

Revised 07/01/2019

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 |