

Making Sure Your Medicaid Budget Is Correct

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In January 2023, the New York Medicaid program increased the amount of monthly income and resources that a Medicaid applicant or recipient may retain. An individual receiving Medicaid and residing at home may now has a monthly Income Allowance of up to \$1,677.00. Couples on Medicaid and residing at home are entitled to keep a total of up to \$2,859.00 in monthly income. The Resource

Allowance, or assets that one owns, has increased to \$30,182.00 for an individual and \$40,821.00 for a couple. As a result of these increases, many Medicaid budgets, that are tracked by the Department of Social Services or the Human Resources Administration, require adjustment.

For those who are residing at home, having an accurate Medicaid budget is extremely important. It determines what portion of your monthly income is within your control and what must be contributed to a pooled trust or paid to the agency that provides care. While pooled income trusts are effective tools for helping shelter excess income in order to continue to afford to reside in the community, there is no good reason to contribute more to the pooled trust than is required.

Another important Medicaid budgetary increase for 2023 was to \$3,715.50 for the Minimum Monthly Maintenance Needs Allowance (MMMNA). The MMMNA is the monthly income contribution that a married individual residing in the community is entitled to receive from their spouse, who is on Medicaid in an institution, to bring them above the poverty level. Generally, the nursing home receives the Medicaid recipient's income, deducts from this the MMMNA and pays it to the community spouse, and then reports to Medicaid when it submits its request for reimbursement. Because of all of the recent budgetary changes, some nursing homes have miscalculated or failed to recalculate the MMMNA — at the expense of the community spouse. Many community spouses are not aware of the MMMNA increase and not aware that they have a right to an explanation of how the budget was calculated.

If your budget has not been adjusted or you have not yet had to recertify your Medicaid benefits, your budget may be out of date and you could be losing money. Please [reach out](#) to one of us to help you.