

2026 Medicare and Medicaid Spousal Impoverishment Figures

Maximum Community Spouse Resource Allowance: Maximum CSRA is ½ of countable resources or \$162,660, whichever is less*	\$162,660*
Minimum Community Spouse Resource Allowance: Minimum is all countable resources up to \$32,532. If countable resources are less than \$32,532 at snapshot date then the CSRA is limited to the actual countable assets and cannot be increased later.	\$32,532
Maximum Monthly Maintenance Needs Allowance:	\$4,066.50*
Minimum Monthly Maintenance Needs Allowance:	\$4,066.50*
Medicaid Institutional Income Cap without Trust:	\$2,982
Medicaid Income Trust - Maximum Monthly Income:	\$7,535*
Medicaid gifting penalty divisor (about \$7,500/mo.)	\$247.72/day
Maximum home equity in Oklahoma	\$1,097,000
Maximum Principal Allowed for Non-Specified Funeral Contracts (2025)	\$29,501
Medicare Part A	
Hospital Deductible (Total for Days 1-60) (per benefit period)	\$1,736
Hospital Co-Insurance (Days 61-90)	\$434/day
Hospital Co-Insurance (Lifetime Reserve Days)	\$868/day
Skilled Nursing Facility Co-Insurance (Days 21-100)	\$217/day
Medicare Part B	
Deductible:	\$283/year
Standard Premium for 2026 enrollees: (provided, if an individual's income is in excess of \$109,000, the premium may be more).	\$202.90/month

* Without legal assistance

WARNING: Understand that these amounts are maximums and minimums without legal assistance. Amazing amounts can sometimes be saved through proper legal assistance. Do not evaluate a situation on your own without first discussing in-depth Medicaid planning with a qualified elder law attorney to learn about planning strategies Congress has allowed. Sometimes the Community Spouse Resource Allowance can be increased. (The above information does not constitute legal advice.)

Amounts are as of 1-1-26 and are subject to change by state law or policy changes.

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