



## TEXAS MEDICAID & MEDICARE LIMITS FOR 2025

What you don't know about paying for nursing home care could cost you both your home and your life savings. Don't let that happen! Medicaid pays for all or a part of the cost of care (depending on the facts).

To qualify for Medicaid, the person requiring care (who is the applicant for Medicaid purposes) must meet strict income and asset limits. With proper planning by a knowledgeable elder law attorney, you may be able to substantially reduce the amount of money you spend out of pocket for care.

Eligibility rules for single applicants are different from those who are married. Here are the basic guidelines:

### **Medicaid Single...**

\*Monthly income limit... \$2,901

### **Medicaid Married...**

\*Only one spouse needing nursing home care... \$2,901

(Texas follows "name on the check rule")

Community Spouse... No Limit

\*\*Spousal Monthly Allowance... \$3,948

*\*If the care recipient has gross countable income greater than \$2,901, he or she will be deemed ineligible for Medicaid benefits. But this issue is easy to overcome! In Texas, an excess income problem is solved by using a Qualified Income Trust (QIT) otherwise known as a "Miller Trust". It is recommended the trust be drafted by a qualified elder law attorney.*

*\*\*There can a diversion of income to the community spouse if the spouse who lives in the community has income less than this limit.*

### **Medicaid Couple...**

Both needing nursing home care... \$5,802

### **SSI Single...**

Monthly income limit... \$967

### **SSI Couple...**

Monthly income limit... \$1,450

## **COUNTABLE ASSET LIMITATIONS For Medicaid:**

**2024**

Single needing nursing home care...	\$2,000
Spouse needing nursing home care...	\$2,000
*Minimum Protected Resource Amount...	\$31,584
<i>When the countable resources are at or below this amount the community spouse can keep up to this amount without spenddown.</i>	
**Maximum Protected Resource Amount...	\$157,920
<i>**When combined incomes (generally Social Security and Pension) of both spouses are below the Spousal Monthly Allowance (\$3,948 as of 1/1/25), the Community Spouse can usually keep more than the Maximum Protected Resource Amount (there is a formula for expansion).</i>	

## **Other Medicaid Limits:**

Personal Needs Allowance...	\$75
Maximum Homestead Equity Limit (with exceptions)	\$730,000
***Gift Penalty Divisor...	\$242.13/day

## **Medicare Limits:**

Medicare Part A Premium per month	\$518
Medicare Part B Premium per month	\$185 or more
Skilled Nursing Facility Co-pay, days 21-100...	\$209.50/day
Hospital Stay Deductible...	\$1,676
Hospital Co-pay, days 61-90...	\$419/day
Hospital Co-pay, days 91-150...	\$838/day
****Part B (Medical Annual Deductible)...	\$257

*\*\*\*\*You pay 20% of the Medicare approved amount for services after you meet the \$257.00 deductible*

For all of your Medicaid questions,  
call 214-720-0102 for the answers!

**MICHAEL B. COHEN & ASSOCIATES**  
**12201 Merit Drive, Suite 230**  
**Dallas, TX 75251**

*Protecting Families, Preserving Assets,*