



MASSACHUSETTS MEDICAID BASICS 2026

- Countable Assets
 - \$ 2,000 single individual
 - \$ 2,000 institutionalized spouse
 - \$162,660 Maximum Spousal Resource Allowance (community spouse)
- Noncountable Assets
 - \$1,500 Burial Account (both spouses)
 - Pre-paid Funeral (both spouses): no limitation on amount
 - \$1,500 Face Value of noncountable life insurance
 - Investment Real Estate (“business property essential to self-support”): no limitation on value*
 - Principal Residence: If Equity value is less than \$1,130,000.00**
 - * Is subject to estate recovery
 - ** Is subject to estate recovery, unless qualifying long term care insurance policy is in place, and applicant indicates no intent to return home
- Income Criteria
 - \$ 2,643 Minimum Monthly Maintenance Needs Allowance (income for community spouse)
 - \$ 4,066 Maximum Monthly Maintenance Needs Allowance (income for community spouse)
- Five Year Lookback Period
- Disqualification Period
 - For all asset transfers within the five year lookback period
 - \$450.00 per day/ \$13,687.50 per month
 - Commences at time of application, not at time of transfer
- Long Term Care Insurance: A MassHealth Qualified Long Term Care Insurance Policy must:
 - Cover Nursing Home Care for at least 730 days (2 years)
 - Pay at least \$125.00 per day for Nursing Home care, and
 - Not require an elimination period of more than 365 days (or a deductible of more than \$54,750)
- Annuities
 - Life expectancy charts must be adhered to for annuity payments to be considered actuarially sound
 - Must be irrevocable, nontransferable and un-assignable
 - Must be annuitized prior to application
 - For immediate annuity of an applicant, Commonwealth must be the primary beneficiary
 - For immediate annuity of a community spouse, Commonwealth need not be primary beneficiary with respect to benefits paid on behalf of the institutionalized spouse

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