

Medicaid Worksheet - Married Couple

Asset Spend-down Calculation

State: _____

Names: _____

Step 1: Total all of the couples assets. \$ _____
 (See page 3-9 of Medicaid Chapter.)

Step 2: Subtract Exempt and Unavailable Assets \$ _____
 (See page 3-10 of Medicaid Chapter for a list of exempt and unavailable assets.)

Step 3: Leaves Countable Assets \$ _____

Step 4: Split Assets Equally \$ _____

Step 5: Medicaid Limits: \$ _____

A. Institutionalized Spouse is entitled to keep: \$ _____

B: Community spouse is allowed one half of assets with a minimum of: \$ _____
 and a maximum of: \$ _____

C: List amount entitled to: \$ _____

Step 6: Find Balance \$ _____

Step 7: Add individual balances total Spend-down Amount \$ _____

Income Calculation

Applies after Spend-down is finished to determine the amount the couple will have to pay towards care.

Step 1: List current incomes \$ _____

Step 2: Monthly Maintenance Income Allowance: \$ _____

The Community Spouse is entitled to some of husband's income, if needed, to bring her income up to the Monthly Maintenance Income Allowance – currently: \$ _____

Subtract: \$ _____

List monthly income moved if Step 2 applies. Add: \$ _____

Step 3: Determine Balances \$ _____

Step 4: Community Spouse may be entitled to additional income in special circumstances. Subtract: \$ _____

May include excess household expenses, dependent child, grandchild or parent. (See page 3-8 for more information.) Add: \$ _____

Step 5: Institutionalized Spouse is entitled to a Personal Needs Allowance - currently: \$ _____

May be entitled to additional income in special situations. \$ _____

Step 6: Amount couple must pay towards care: \$ _____ N/A *

Step 7: Amount of income left to couple \$ _____

*Community Spouses income does not have to be used for Spouses care.

Note: Medicaid law varies from state to state. This worksheet is designed to show an approximation of a Medicaid spenddown. However, you should contact your local Medicaid case worker for an accurate picture of your situation.

**2006 State Medicaid Numbers
Effective 01/01/2006**

State		Your asset allowance	Your spouse's minimum asset allowance	Your personal-monthly - needs	Your spouse's monthly - income	Your spouse's maximum asset allowance
Alabama*	AL	\$2,000	\$25,000	\$30	\$1,809	\$99,540
Alaska*	AK	\$2,000	\$99,540	\$75	\$2,489	\$99,540
Arizona*	AZ	\$2,000	\$19,908	\$82.80	\$2,489	\$99,540
Arkansas*	AR	\$2,000	\$19,908	\$40	\$1,809	\$99,540
California	CA	\$2,000	\$99,540	\$35	\$2,489	\$99,540
Colorado*	CO	\$2,000	\$99,540	\$50	\$1,809	\$99,540
Connecticut	CT	\$1,600	\$19,908	\$56	\$1,809	\$99,540
Delaware*	DE	\$2,000	\$25,000	\$44	\$1,809	\$99,540
District of Columbia	DC	\$2,600	\$99,540	\$70	\$2,489	\$99,540
Florida*	FL	\$2,000	\$99,540	\$35	\$1,809	\$99,540
Georgia	GA	\$2,000	\$99,540	\$30	\$2,489	\$99,540
Hawaii	HI	\$2,000	\$99,540	\$30	\$2,489	\$99,540
Idaho*	ID	\$2,000	\$19,908	\$40	\$1,809	\$99,540
Illinois	IL	\$2,000	\$99,540	\$30	\$2,489	\$99,540
Indiana	IN	\$1,500	\$19,908	\$52	\$1,809	\$99,540
Iowa*	IA	\$2,000	\$24,000	\$30	\$2,489	\$99,540
Kansas	KS	\$2,000	\$19,908	\$30	\$1,809	\$99,540
Kentucky	KY	\$2,000	\$22,000	\$40	\$1,809	\$99,540
Louisiana*	LA	\$2,000	\$99,540	\$38	\$2,489	\$99,540
Maine	ME	\$2,000	\$99,540	\$40	\$1,809	\$99,540
Maryland	MD	\$2,500	\$19,908	\$50	\$1,809	\$99,540
Massachusetts	MA	\$2,000	\$99,540	\$60	\$2,489	\$99,540
Michigan	MI	\$2,000	\$19,908	\$60	\$1,809	\$99,540
Minnesota	MN	\$3,000	\$25,247	\$72	\$1,809	\$99,540
Mississippi*	MS	\$2,000	\$99,540	\$44	\$2,489	\$99,540
Missouri	MO	\$1,000	\$19,908	\$30	\$1,809	\$99,540
Montana	MT	\$2,000	\$19,908	\$40	\$1,809	\$99,540
Nebraska	NE	\$4,000	\$19,908	\$50	\$2,489	\$99,540
Nevada*	NV	\$2,000	\$19,908	\$35	\$1,809	\$99,540
New Hampshire	NH	\$2,500	\$19,908	\$50	\$1,809	\$99,540
New Jersey	NJ	\$2,000	\$19,908	\$35	\$1,809	\$99,540
New Mexico*	NM	\$2,000	\$31,290	\$49	\$1,809	\$99,540
New York	NY	\$3,850	\$74,820	\$50	\$2,489	\$99,540
North Carolina	NC	\$2,000	\$19,908	\$30	\$1,809	\$99,540
North Dakota	ND	\$3,000	\$99,540	\$50	\$2,489	\$99,540
Ohio	OH	\$1,500	\$19,908	\$40	\$1,809	\$99,540
Oklahoma*	OK	\$2,000	\$25,000	\$50	\$2,489	\$99,540
Oregon*	OR	\$2,000	\$19,908	\$30	\$1,809	\$99,540
Pennsylvania	PA	\$2,400	\$19,908	\$30	\$1,809	\$99,540
Rhode Island	RI	\$4,000	\$19,908	\$50	\$1,809	\$99,540
South Carolina*	SC	\$2,000	\$66,480	\$40	\$1,662	\$99,540
South Dakota*	SD	\$2,000	\$20,000	\$30	\$1,809	\$99,540
Tennessee	TN	\$2,000	\$19,908	\$40	\$1,809	\$99,540
Texas*	TX	\$2,000	\$19,908	\$60	\$2,489	\$99,540
Utah	UT	\$2,000	\$19,908	\$45	\$1,809	\$99,540
Vermont	VT	\$2,000	\$99,540	\$47.66	\$1,809	\$99,540
Virginia	VA	\$2,000	\$19,908	\$30	\$1,809	\$99,540
Washington	WA	\$2,000	\$40,000	\$41.62	\$1,809	\$99,540
West Virginia	WV	\$2,000	\$19,908	\$50	\$1,809	\$99,540
Wisconsin	WI	\$2,000	\$50,000	\$45	\$1,935	\$99,540
Wyoming*	WY	\$2,000	\$99,540	\$50	\$2,489	\$99,540

* These are "income cap" states. If your income is higher than \$1,809 a month, you cannot qualify for Medicaid even after spending down all assets, unless you set up a Miller trust.