



EFFECTIVE OCTOBER 1, 2020  
IMPORTANT NUMBERS TO QUALIFY FOR  
MEDICAL ASSISTANCE FOR LONG-TERM CARE

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Personal Needs Allowance	\$45 per month
MA Resource Limit	\$2,400
Home Maintenance Allowance	\$805.10 per month (six month limit)
Minimum Community Spouse Resource Allowance (CSRA)	\$25,728
Maximum CSRA	\$128,640
Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$2,155 per month
Maximum MMMNA	\$3,216 per month
Shelter Standard	\$647 per month
Utility Allowance, including heat	\$594 per month
Utility Allowance, non-heating	\$308 per month
Utility Allowance, phone only	\$33 per month
Medicare rehab co-pay days 20 to 100	\$176/day
PA average daily rate for nursing homes cost is the Medicaid "Penalty Divisor"	(\$352.86/day) (\$10,732.83/month)
Excess Home Equity Limit	\$595,000
SSI Gross Income Limit	\$2,349 per month

NOTE: These amounts are provided as general guidance, but may be changed by PA Department of Human Services and/or the Social Security Administration. Contact Keystone Elder Law PC for the current rates, what they mean, and how they apply to facts in your case.

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