

ALABAMA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$7,800
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$30
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ALASKA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor Varies from Facility to Facility

RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance \$162,660
Individual Resource Allowance \$2,000

INCOME FIGURES

Income Cap \$2,982
Minimum Monthly Maintenance Needs Allowance \$3,303.75
 Standard Utility Allowance Varies by Location
 Shelter Standard \$991.13
Maximum Monthly Maintenance Needs Allowance \$3,948
Monthly Personal Needs Allowance \$200



ARIZONA

GIFTING/TRANSFER PENALTY FIGURES

Divestment Penalty Divisor	Maricopa, Pima and Pinal counties: \$8,912.70
	All Other counties: \$8,138.28

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$314
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$145.05



ARKANSAS

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$9,110
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Individual Resource Allowance	\$2,000
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$286
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$40
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CALIFORNIA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$10,933
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$2,000 each
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Max Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$35
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COLORADO

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$10,814

RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Income Trust Gross Income Cap
\$11,556.20 – Region I
\$10,633.36 – Region II
\$9,780.17 – Region III
\$11,322.60 – Region IV

Income Cap \$2,982

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$485

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$108.73



CONNECTICUT

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$15,526
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$1,600 each
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Individual Resource Allowance	\$1,600
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INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance.	\$736
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$75
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DELAWARE

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$439.84 Per Day
	\$13,378.33 Per Month

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,417.50
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$545
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$75



DISTRICT OF COLUMBIA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$12,883.74
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$6,000
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Individual Resource Allowance	\$4,000
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INCOME FIGURES

Max Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$106
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FLORIDA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$10,438
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$419
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066
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Monthly Personal Needs Allowance	\$160
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GEORGIA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$10,965
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$70
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HAWAII

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$8,850
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$3,040
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Shelter Standard	\$912.00
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$75
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ASHBER

IDAHO

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$363.37 Per Day
	\$10,901.10 Per Month

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$344
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$40



ILLINOIS

GIFTING/TRANSFER PENALTY FIGURES

Divestment Penalty Divisor	Monthly Private Pay Rate
Supportive Living Penalty Divisor	\$181 Per Day / \$5,430 Per Month

RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$143,172
Resource Allowance for a Couple (both spouses in facility)	\$17,500
Individual Resource Allowance	\$17,500

INCOME FIGURES

Monthly Maintenance Needs Allowance	\$4,066
Monthly Personal Needs Allowance	\$60



INDIANA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$7,651
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$419
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$52
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IOWA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$290.88 Per Day \$8,842.75 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Trust Gross Income Cap	\$10,653.75
Income Cap	\$2,982
Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$50



KANSAS

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$287.14 Per Day

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance \$32,532

Maximum Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Income Cap \$2,982

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$364

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$62



KENTUCKY

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$316.88 Per Day

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance \$32,532

Maximum Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Income Cap \$2,982

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$328

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$60



LOUISIANA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$236.71 Per Day \$ 7,200 Per Month
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RESOURCE/ASSET FIGURES

Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$45



MAINE

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$12,294

RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance. \$162,660

Individual Resource Allowance \$2,000 plus \$8,000 in Liquid Resources

Resource Allowance for a Couple (both spouses in facility)
\$2,000 plus \$8,000 in liquid resources each (if separate rooms or facility)
\$3,000 plus \$12,000 in liquid resources total (if sharing same room)

Individual Resource Allowance \$2,000 plus \$8,000 in Liquid Resources

INCOME FIGURES

Income Cap \$2,982

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$1,075

Shelter Standard \$793.13

Maximum Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$40



MARYLAND

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$379 Per Day \$11,513 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000 each for first 6 months \$2,500 each (if separate rooms or facilities)
Individual Resource Allowance	\$2,500

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$392
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$102



MASSACHUSETTS

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$433 Per Day

RESOURCE/ASSET FIGURES

Maximum Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$646

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$72.80



MICHIGAN

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$12,216.30
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouse in facility)	\$9,950
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Individual Resource Allowance	\$9,950
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INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$518
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$60
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MINNESOTA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$11,653
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$6,000
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Individual Resource Allowance	\$3,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	649
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$128
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MISSISSIPPI

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$309/day \$9,430/month
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$6,000
Individual Resource Allowance	\$4,000

INCOME FIGURES

Income Cap	\$2,982
Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$44



MISSOURI

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$8.235 Per Month

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance \$32,532

Maximum Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$12,137.55

Individual Resource Allowance \$6,068.80

INCOME FIGURES

Income Cap \$2,982

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$495

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$50



MONTANA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$286.71 Per day \$8,720.76 Per month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$2,000 each
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$778
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$50



NEBRASKA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor Varies from Facility to Facility

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$6,000
Individual Resource Allowance	\$4,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Shelter Standard	\$793.13
Standard Utility Allowance	\$580
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$75



NEVADA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$9,949.26
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$370
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$154
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NEW HAMPSHIRE

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$388.21 Per Day \$11,809.35 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$4,000
Individual Resource Allowance	\$2,500

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$718
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$74



NEW JERSEY

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$420.67 Per Day \$12,620.10 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$850
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$50



NEW MEXICO

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$8,919
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$740
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$94
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NEW YORK

GIFTING/TRANSFER PENALTY FIGURES

Divestment Penalty Divisor

\$11,328 – Central (Syracuse, Broome, Cayuga, Oswego, etc.)
\$14,012 – Long Island (Nassau/Suffolk)
\$13,415 – New York City (5 Boroughs)
\$12,560 – Northeastern (Albany, Rensselaer, Saratoga, Schenectady, etc.)
\$13,399 – N. Metropolitan (Westchester, Dutchess, Orange, Rockland, etc.)
\$13,376 – Rochester (Monroe, Ontario, Seneca, etc.)
\$11,884 – Western (Buffalo, Erie, Niagara Genesee, etc.)

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$23,100
Individual Resource Allowance	\$16,800

INCOME FIGURES

Max Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$50



NORTH CAROLINA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$10,317

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance \$32,532

Maximum Community Spouse Resource Allowance \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance \$2,643.75

Standard Utility Allowance \$585

Shelter Standard \$793.13

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$70



NORTH DAKOTA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$401.74 Per Day \$12,219.59 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$6,000
Individual Resource Allowance	\$3,000

INCOME FIGURES

Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$100



OHIO

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$7,787
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Shelter Standard	\$793.13
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Standard Utility Allowance	\$746
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$75
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OKLAHOMA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$247.72 Per Day

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance \$32,532

Maximum Community Spouse Resource Allowance \$162,660

Individual Resource Allowance \$2,000

INCOME FIGURES

Income Cap \$2,982

Income Trust Gross Income Cap \$7,535

Maximum Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$75



OREGON

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$14,585
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a couple	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Income Cap	\$2,982
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Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$444
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Shelter Standard	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$79.07
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PENNSYLVANIA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$421.20 Per Day \$12,811.50 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Individual Resource Allowance <i>Increase to \$8,000 if Gross Income is less than \$2,982</i>	\$2,400

INCOME FIGURES

Medicaid Needed Only Monthly Income Limit	\$425
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$758
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$60



RHODE ISLAND

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$328 Per Day \$9,961 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$4,000
Individual Resource Allowance	\$4,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Shelter Standard	\$634.13
Standard Utility Allowance	\$793.13
Maximum Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$75



SOUTH CAROLINA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$303.89 Per Day \$9,243.32 Per Month
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RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$2,000 each
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$30



SOUTH DAKOTA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$305.48 Per Day \$9,291.62 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Shelter Standard	\$634.13
Standard Utility Allowance	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$100



TENNESSEE

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$295.87 Per Day \$8,846.10 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$439
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$70



TEXAS

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$262.37 Per Day \$7,980 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance.	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Income Cap	\$2,982
Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$75



UTAH

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$7,344
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$7,344
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Maximum Community Spouse Resource Allowance	\$162,660
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Resource Allowance for a Couple (both spouses in facility)	\$3,000
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Individual Resource Allowance	\$2,000
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INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
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Standard Utility Allowance	\$503
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Shelter Standard.	\$793.13
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Maximum Monthly Maintenance Needs Allowance	\$4,066.50
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Monthly Personal Needs Allowance	\$45
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VERMONT

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$377.04 Per Day \$11,311.12 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Shelter Standard	\$647
Standard Utility Allowance	\$822
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$79.93



VIRGINIA

GIFTING/TRANSFER PENALTY FIGURES

Divestment Penalty Divisor	\$9,703 – Northern Virginia (Alexandria, Arlington, Fairfax, Falls Church, Loudoun, Manassas, Prince William)
	\$7,324 – All Others

RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$369
Shelter Standard.	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$40



2026

Medicaid Guide

WASHINGTON

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$391 Per Day \$11,899 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$502
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$105.78



WEST VIRGINIA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$331 Per Day \$9,930 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$2,643.75
Standard Utility Allowance	\$412
Shelter Standard	\$793.13
Maximum Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$50



WISCONSIN

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	\$352.06 Per Day \$10,708.49 Per Month
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RESOURCE/ASSET FIGURES

Minimum Community Spouse Resource Allowance	\$32,532
Maximum Community Spouse Resource Allowance	\$162,660
Resource Allowance for a Couple (both spouses in facility)	\$3,000
Individual Resource Allowance	\$2,000

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	\$3,525
Standard Utility Allowance	\$553
Shelter Standard	\$1,057.50
Monthly Maintenance Needs Allowance	\$4,066.50
Monthly Personal Needs Allowance	\$55



WYOMING

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor \$10,114 Per Month

RESOURCE/ASSET FIGURES

Community Spouse Resource Allowance. \$162,660

Resource Allowance for a Couple (both spouses in facility) \$3,000

Individual Resource Allowance \$2,000

INCOME FIGURES

Income Cap \$2,982

Monthly Maintenance Needs Allowance \$4,066.50

Monthly Personal Needs Allowance \$50

