2026 | Medicaid Guide

NEW JERSEY

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	$420.67 Per Day $12,620.10 Per Month

RESOURCE/ASSET FIGURES

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

INCOME FIGURES

Income Cap	$2,982
Minimum Monthly Maintenance Needs Allowance	$2,705
Standard Utility Allowance	$977
Shelter Standard	$793.13
Maximum Monthly Maintenance Needs Allowance	$4,066.50
Monthly Personal Needs Allowance	$50

ASHBER

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