2026 | Medicaid Guide

MARYLAND

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	$379 Per Day $11,513 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 each for first 6 months
	$2,500 each (if separate rooms or facilities)
Individual Resource Allowance	$2,500

INCOME FIGURES

Minimum Monthly Maintenance Needs Allowance	$2,705
Standard Utility Allowance	$572
Shelter Standard	$793.13
Maximum Monthly Maintenance Needs Allowance	$4,066.50
Monthly Personal Needs Allowance	$102

ASHBER

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