2026 | Medicaid Guide

INDIANA

GIFTING/TRANSFER PENALTY FIGURE

Divestment Penalty Divisor	$8,027

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	$2,705
Standard Utility Allowance	$504
Shelter Standard	$793.13
Maximum Monthly Maintenance Needs Allowance	$4,066.50
Monthly Personal Needs Allowance	$52