BACKGROUND

Under section 6014 of the Deficit Reduction Act of 2005 (DRA), Medicaid will not pay for long-term care services for individuals who have home equity that exceeds a minimum amount, or at State option, a higher limit maximum amount. These amounts are adjusted according to increases in the Consumer Price Index (CPI) and released annually in The Center for Medicare & Medicaid Services (CMS) Informational Bulletin with the 2020 Supplemental Security Income (SSI) and Spousal Impoverishment Standards.

DISCUSSION

Due to a 1.7% increase in the CPI for 2020, the excess home equity limits, minimum and maximum, will be increased.

Effective January 1, 2020, the excess home equity limits will be as follows:

- Minimum excess home equity limit $595,000
- Maximum excess home equity limit $893,000

Delaware has elected to use the minimum excess home equity amount. Therefore, effective January 1, 2020 the excess home equity limit will be increased to $595,000.

ACTION REQUIRED

The eligibility system will be updated with the increased amount of $595,000.

DIRECT INQUIRIES TO
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12/30/2019

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