



STATE OF DELAWARE

DELAWARE HEALTH AND SOCIAL SERVICES  
DIVISION OF MEDICAID & MEDICAL ASSISTANCE  
POLICY & PLANNING UNIT

**ADMINISTRATIVE NOTICE A-11-2024**

TO: DMMA Staff  
DATE: November 27, 2024  
PROGRAM(S): Long Term Care Medicaid Programs  
SUBJECT: 2025 Home Equity Limits

**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 [2025 SSI and Spousal Impoverishment Standards](#).

**DISCUSSION**

Due to the 2.4% increase in the CPI for 2025, the excess home equity limits, minimum and maximum, will be increased.

Effective January 1, 2025, the excess home equity limits will be as follows:

Minimum excess home equity limit	\$730,000
Maximum excess home equity limit	\$1,097,000

Delaware Medicaid has elected to use the minimum excess home equity amount. Therefore, effective January 1, 2025, the excess home equity limit will be increased to \$730,000.

**ACTION REQUIRED**

The eligibility system will be updated with the increased amount of \$730,000.

**DIRECT INQUIRIES TO**

[DHSS\\_DMMA\\_PPU@delaware.gov](mailto:DHSS_DMMA_PPU@delaware.gov)

12/3/2024 | 10:55 AM EST

Date

DocuSigned by:  
*Andrew Wilson*  
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Andrew Wilson, Director  
Division of Medicaid & Medical Assistance