

A-16-2025



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

ADMINISTRATIVE NOTICE A-16-2025

TO: DMMA Staff
DATE: December 10, 2025
PROGRAM(S): Long Term Care (LTC) Medicaid Programs
SUBJECT: 2026 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 [2026 SSI and Spousal Impoverishment Standards](#).

DISCUSSION

Due to the 2.8% increase in the CPI for 2026, the excess home equity limits, minimum and maximum, will be increased.

Effective January 1, 2026, the excess home equity limits will be as follows:

Minimum excess home equity limit	\$752,000
Maximum excess home equity limit	\$1,130,000

Delaware Medicaid has elected to use the minimum excess home equity amount. Therefore, effective January 1, 2026, the excess home equity limit will be increased to \$752,000.

ACTION REQUIRED

The eligibility system will be updated with the increased amount of \$752,000.

DIRECT INQUIRIES TO

DHSS_DMMA_PPU@delaware.gov

12/11/2025 | 12:42 PM EST

Date

DocuSigned by:

Andrew Wilson

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Andrew Wilson, Director
Division of Medicaid & Medical Assistance