

2024 Medicaid by the Numbers

Eligibility Facts and Figures



Personal Needs Allowance (PNA) \$72.80

A personal needs allowance refers to the income limit a person who lives in the nursing home is allowed to keep.

Community Spouse Resource Allowance (CSRA) for 2024 \$154,140

If the person living in a nursing home has a spouse living at home, also known as the "community spouse" and continues to live in the community, they have an asset limit of \$154,140.

Massachusetts General Laws Chapter 118E Section 21A (a) (1) (v) states that MassHealth agencies "shall establish the maximum community spouse resource allowance permissible under 42 U.S.C. s. 1396r-5(f) (2)." The CSRA allows spouses to maintain a measure of financial security and the ability to remain in their home if they choose to.

Minimum Monthly Maintenance Needs Allowance (Minimum MMNA) \$2,555

If the person living in a nursing home has a community spouse, that spouse may be allowed to keep this amount of income that is paid to the spouse living in the nursing home.

Maximum Monthly Maintenance Needs Allowance (Maximum MMNA) \$3,853

The maximum monthly maintenance needs allowance refers to the highest amount of the nursing home resident's income that the community spouse may be able to keep.

A formula is used to calculate the amount a community spouse may be able to keep while taking into account rent, mortgage payments, property taxes, insurance, and/or condominium fees.

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