



2021 Oregon Long Term Care Medicaid Numbers

Asset limit for Medicaid recipient	\$2,000.00
Long Term Care Income Cap	\$2,382.00 / month
Community Spouse Minimum Asset Allowance	\$26,076.00
Community Spouse Maximum Asset Allowance	\$130,380.00
Community Spouse Minimum Income Allowance	\$2,155.00 / month
Community Spouse Maximum Income Allowance	\$3,259.50 / month
Excess Shelter Allowance	\$646.50 / month
Food Stamp Utility Allowance	\$442.00 / month
Medicaid Spouse Personal Needs Allowance	\$64.94/month nursing \$90.00/month nursing for Veteran \$177.00/month community based
In-Home Services Allowance	\$1,294.00 / month
Room & board rate for community-based care facilities	\$617.00 / month
Transfer Penalty (varies)	\$9,551.00 / month

MEDICAID

FOR LONG TERM CARE

To qualify for long-term care Medicaid in Oregon the applicant must meet all three of the following criteria:

1. Must need help with a certain number of **Activities of Daily Living***;
2. Have no more than \$2,000 in **assets****; and
3. Have **income***** equal to or less than 300% of SSI for an individual (in 2020 300% SSI equals \$2,382.00 per month).

*Activities of Daily Living (ADL) measure a person's daily functional Ability. ADLs include: bathing, feeding, going to the restroom, dressing, grooming, and taking medications. A person unable to care for himself or herself due to cognitive or physical decline may be able to meet the ADL requirements. A Medicaid caseworker will interview the applicant to determine his or her priority level (on a scale of 1-17). In 2021, an individual must be in a service priority level 13 or lower to qualify.

**Assets include cash, bank accounts, IRAs, investments, real property, additional vehicles, the cash surrender value of life insurance policies, and other assets that can be utilized for your care. Assets that are exempt include your home (if your spouse lives or disabled child live there, or up to certain equity value if you live there), one vehicle, medical equipment, household items, and an irrevocable prepaid funeral or burial plan (up to \$1,500 in value). If the applicant is married, the community spouse can keep up to \$130,380.00 in assets.

*** If the applicant is married, the community spouse can keep all their income. If the applicant's income is over the Medicaid limit, he/she may utilize an income cap trust to qualify for Medicaid.

There are ways attorneys can help you meet the income or asset limits to qualify for Medicaid and potentially save more funds for the community spouse.



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