



COMBINED MEDICAID 001 Table of Standards: General Resource Limits

Supersedes: CMA 001 (4/1/2023)

Reference: ARM 37.82.101, .903, .911-.916, .1007, 1106; .1313, .1320, .1330, .1336-.1338; 37.79.201; 37.83.201, .401, .402, .406 & .501; 20 CFR 416.410; 20 CFR 416.410 & .412; 42 CFR 435.601(b) & (d)(2); 435.811; 53-6-113(6), 53-6-131(11), 53-6-195, MCA; 42 USC 1396a (a)(10)(A)(ii)(XIII); ACA 2010; PL 110-275; Gen Appropriation Act (MT Legislature 2007); BBA 1997

Overview: Resources in excess of the resource standard disqualify the individual or family for Medicaid. If the individual or family is resource eligible any day of the month, they are considered resource eligible for the full month (current or retroactive month). (See CMA 402-1 Countable and Excluded Resources) The household may reapply at any time, even within the same month.

Use the following resource standards to determine resource eligibility:

FAMILY-RELATED PROGRAMS:

ACA: Effective January 1, 2014, there are no resource limits for any ACA Medicaid or ACA HMK program. ACA programs include *ACA Parent/Caretaker Relative, ACA HMK Plus, ACA Pregnancy, ACA Former Foster Care and ACA HMK.*

BREAST & CERVICAL CANCER: There is no resource limit for the Montana Breast and Cervical Cancer program.

MEDICALLY NEEDY: Family-Related medically needy programs include *Qualified Pregnant Woman, Family Medically Needy and Child Medically Needy.*

Effective July 1, 2001: Filing Unit: \$3,000 (regardless of number of people included)

AGED, BLIND and DISABLED (ABD) PROGRAMS:

CATEGORICALLY NEEDY:

Effective July 1, 2001

Individual \$2,000

Couple \$3,000

MEDICALLY NEEDY:

Effective July 1, 2001

Individual \$2,000

Couple \$3,000

MEDICARE SAVINGS PROGRAMS: Medicare Savings programs include *Qualified Medicare Beneficiary (QMB), Special Low Income Medicare Beneficiary (SLMB) and Qualified Individuals (QI).*

Effective January 1, 2024

Individual \$9,430
Couple \$14,130

PICKLE:

Effective July 1, 2001

Individual \$2,000
Couple \$3,000

QDWI (QUALIFIED DISABLED WORKING INDIVIDUALS):

Effective April 1, 2014

Individual \$4,000
Couple \$6,000

MWD (MONTANA MEDICAID FOR DISABLED WORKERS):

Effective July 1, 2015

Individual \$15,000
Couple \$30,000

NURSING HOME RESIDENTS: The resource standard for an unmarried institutionalized individual is \$2000. The general resource limit for an institutionalized spouse is also \$2000. See CMA 803-1 Resource Assessment policy.

COMMUNITY SPOUSE RESOURCE MAINTENANCE ALLOWANCE: Effective January 1, 2024, when completing a couple's resource assessment, the community spouse resource maintenance allowance (CSRMA) is the **greater** of:

1. One-half (not to exceed \$154,140) the couple's combined countable resources;
2. The minimum resource maintenance allowance of \$30,828;
3. An amount designated by hearings officer (override); or
4. An amount which has been court ordered (override).

COMBINATION PROGRAMS (MAY BE FAMILY OR ABD):

COBRA 75:

Effective July 1, 2005

Individual \$4,000
Couple \$6,000

Effective Date: January 1, 2024