
CMCS Informational Bulletin

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SUBJECT: 2025 SSI, Spousal Impoverishment, and Medicare Savings Program Resource Standards

This CMCS Informational Bulletin provides an update on the 2025 Supplemental Security Income (SSI) and Spousal Impoverishment Standards as well as the 2025 resource standards for the Medicare Savings Program (MSP) groups.

SSI and Spousal Impoverishment Standards

Certain Medicaid income and resource standards are adjusted beginning each January in accordance with changes in the SSI federal benefit rate (FBR) and the Consumer Price Index (CPI). Many states offer, for example, categorical eligibility to individuals who are not receiving SSI but who meet the financial eligibility requirements of the program, as authorized by section 1902(a)(10)(A)(ii)(I) of the Social Security Act (“the Act”). Similarly, most states have adopted the “special income level” institutional eligibility category authorized under section 1902(a)(10)(A)(ii)(V) of the Act, the maximum income standard for which is 300% of the SSI FBR. Additionally, certain eligibility standards relating to coverage of long-term services and supports, including the home equity limitation in section 1917(f) of the Act and elements of the spousal impoverishment statute in section 1924 of the Act, are increased each year based on increases in the CPI for All Urban Consumers (CPI-U).

Included with this Informational Bulletin is the *2025 SSI and Spousal Impoverishment Standards* chart that displays the new standards. These standards are also available on Medicaid.gov at <https://www.medicaid.gov/medicaid/eligibility/spousal-impoverishment/index.html>. States must update their standards in accordance with this information for the changes that become effective on January 1, 2025.

MSP Resource Standards

The MSP groups are mandatory Medicaid eligibility groups that provide coverage of some or all Medicare Part A and B premiums and cost-sharing for low-income Medicare beneficiaries.¹ The resource standard for the MSP groups are based on the SSI resource standard, which is set forth in the statute.² Three of the four MSP groups—the Qualified Medicare Beneficiary (QMB), Specified Low-Income Beneficiary (SLMB), and Qualified Individual (QI) groups—have the same resource

¹ Sections 1902(a)(10)(E), 1905(p) and 1905(s) of the Act and 42 C.F.R. §§ 435.123-435.126.

² Section 1611(a)(3) of the Act.

standard. Since 2010, the resource standard for these groups has been set at three times the SSI resource standard in 2006 for a single or married individual, as applicable, adjusted each year after 2006 by the percentage increase in the CPI-U as of September of such previous year.³ The other MSP group, the Qualified Disabled and Working Individual (QDWI) group (described in section 1905(s) of the Act), has a resource standard of twice the SSI resource standard for a single or married individual (as applicable), without annual adjustment, and remains \$4,000 for a single individual and \$6,000 for a married individual.

Effective January 1, 2025, the resource standards for single and married QMBs, SLMBs, and QIs will be, respectively, \$9,660 and \$14,470.⁴

If you have any questions or need additional information, please contact Gene Coffey, Technical Director, Division of Medicaid Eligibility Policy at 410-786-2234 or Gene.Coffey@cms.hhs.gov.

³ Sections 1905(p)(1)(C) and 1860D-14(a)(3)(D) of the Act.

⁴ Early in the calendar year following the publication of the new federal poverty levels, CMS publishes an annual informational bulletin which includes the *Dual Eligible Standards* chart for each calendar year. The *Dual Eligible Standards* chart displays each year's income and resource standards for all MSP groups. The resource standards for the QMBs, SLMBs, and QIs announced in this informational bulletin will be included in the *2025 Dual Eligibles Standards Chart*.

2025

SSI and Spousal Impoverishment Standards

Supplemental Security Income (SSI)					<i>Effective 1-1-25</i>
	SSI Federal Benefit Rate (FBR)	SSI Resource Standard	Income Cap Limit (300%)	Earned Income Break Even Point	Unearned Income Break Even Point
Individual	967.00	2,000.00	2,901.00	2,019.00	987.00
Couple	1,450.00	3,000.00	N/A	2,985.00	1,470.00
Substantial Gainful Activity (SGA) Limit:		1,620.00 (Blind SGA: 2,700.00)			
CPI Increase for 2025:		2.4%			
CPI Increase, Since September 1988:		163.2%			

Spousal Impoverishment			<i>Effective 1-1-25 Unless Otherwise Noted</i>
Minimum Monthly Maintenance Needs Allowance (MMMNA):			
<i>(Effective 7-1-24)</i>		2,555.00	All States (Except Alaska and Hawaii)
		3,192.50	Alaska
		2,937.50	Hawaii
Maximum Monthly Maintenance Needs Allowance:		3,948.00	
Community Spouse Monthly Housing Allowance:			
<i>(Effective 7-1-24)</i>		766.50	All States (Except Alaska and Hawaii)
		957.75	Alaska
		881.25	Hawaii
Community Spouse Resources:			
Minimum Resource Standard:		31,584.00	
Maximum Resource Standard		157,920.00	
Home Equity Limits:			
Minimum:		730,000.00	
Maximum:		1,097,000.00	