



**RANDAL L. SCHECTER  
ELDER LAW ATTORNEY**

**PROVIDING A COMPASSIONATE &  
HOLISTIC APPROACH TO ELDER LAW**

## MEDICAID DESK REFERENCE

January 2021

### APPLICANT

Income Limit	\$2,382
Asset Limit	\$2,000
Monthly Personal Needs Allowance	\$130

### COMMUNITY SPOUSE

Asset Limit	\$130,380
Minimum Monthly Maintenance Needs Allowance	\$2,155
Maximum Monthly Maintenance Needs Allowance	\$3,260
Shelter Standard	\$647
Standard Utility Allowance	\$370

Income limit for a Couple (both spouses in a facility)	\$4,764
Asset limit for a Couple (both spouses in a facility)	\$3,000

Divestment Penalty Divisor	\$9,485
Home Equity Limit	\$603,000

### MEDICARE UPDATE

Medicare Part B Premium (this can vary)	\$148.50
Co-payment for skilled nursing facility, days 21-100:	\$185.50 per day

**1870 W. Granada Blvd., Ormond Beach, FL 32174 (386) 672-2550  
www.rlschecter.com**



Member of the National & Florida Academies of Elder Law Attorneys