2020 LTC Spousal Impoverishment

Spousal Impoverishment allows the “community spouse” at home to keep certain income and resources and still qualify the affected spouse for Medicaid coverage of a stay in a Medicaid Nursing Home (NH) or utilize Community Care Programs (CCP) services to help them avoid nursing home placement.

The following are the 2020 allowable income and resource levels:

$2,739 of monthly income
(income from your 2018 taxes)

$109,560 in resources

The house (value less than $585,000), certain adjoining property, personal items, and one car are excluded assets.

NOTE: The Illinois spousal impoverishment standards for 2020 remain the same as 2019, per HFS Informational Notice dated 01/10/20, Prevention of Spousal Impoverishment Standards for 2019.