

## 2025 Medicaid Income and Asset Levels

### Nursing Home Medicaid

Applicant Resource Allowance	\$ 31,175
Community Spouse Resource Allowance	\$ 157,920.00
Applicant Personal Needs Allowance	\$ 50.00
Community Spouse Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$ 3,948.00

### Home Care Medicaid

Applicant Resource Allowance	\$ 31,175
Applicant Monthly Income Allowance	\$ 1,799.75

### Medicaid Home Equity Limit

Applicant Resource Allowance	\$ 1,097,000.00
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#### [2025 Medicaid Levels and Other Updates GIS 25 MA/01](#)

New York State's Community Medicaid program provides additional health insurance to qualified individuals who plan to age in place but need assistance paying for care at home. This program is for individuals who need help with activities of daily living such as: bathing, dressing, toileting, meal preparation, transferring, mobility and personal hygiene. There is a plan to initiate a 30-month look-back for Community Medicaid applicants which has been delayed several times. At the present time, New York has not implemented a look-back period for Community Medicaid and has not released a date when this change will begin.

*\* New York is a Maximum State*

# Medicaid Regional Rates for Calculating Transfer Penalty Periods for 2025

**CENTRAL: \$13,042**

Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga and Tompkins.

**NORTHEASTERN: \$13,916**

Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington.

**WESTERN: \$12,842**

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

**NORTH METROPOLITAN: \$14,569**

Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester.

**NEW YORK CITY: \$14,582**

Bronx, Kings (Brooklyn), New York (Manhattan), Queens and Richmond (Staten Island).

**LONG ISLAND: \$14,914**

Nassau and Suffolk.

**ROCHESTER: \$15,127**

Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, and Yates.

## 2025 Veteran's Aid and Attendance Pension Benefit

Single Veteran	Per Month \$2,358.00	Annual \$28,300.00
Widower Benefit	Per Month \$1,653.07	Annual \$19,836.84

VA.gov

Warshaw Burstein, LLP provides sophisticated and cost-effective Elder Law services available to seniors and individuals with disabilities. We take an individualized approach and collaborate with their care team to understand our clients' circumstances and personal goals. We then discuss the applicable laws and formulate a strategy with our client to obtain the care that is needed while protecting their assets. We take great pride in creating creative solutions that work.

If you have any questions about your estate plan, asset protection or government benefits, please contact our Elder Law and Special Needs Planning Group.

### ATTORNEYS

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### PRACTICE AREAS

[Elder Law and Special Needs Planning](#)