



RI EOHHS MEDICAID POLICY

Subject:	Annual SSI, Spousal Impoverishment, and MPPP Updates		
Applicability:	Community Medicaid and Long-Term Services and Supports (LTSS)		
Issue Date:	Effective Date:	Transmittal #:	Supersedes #:
November 25, 2024	January 1, 2025	24-03	24-01

Background

Various Medicaid eligibility standards are updated annually to account for inflation. These values are published by the Centers for Medicare & Medicaid Services (CMS) and Social Security Administration (SSA) as required by federal law.

Rhode Island Medicaid regulations 210-RICR-40-00-3 (*SSI Financial Eligibility Determinations*) and 210-RICR-40-05-1 (*Community Medicaid*) indicate that the following standards are adjusted annually:

- **Federal Benefit Rate (FBR):** The amount of the monthly cash assistance authorized by the SSA for the recipients of the Supplemental Security Income (SSI) program. The FBR is used as the basis for Medicaid eligibility for various populations subject to the SSI methodology under 210-RICR-40-00-3. The SSA adjusts this value annually on January 1. The Cost of Living Adjustment (COLA) for CY2025 is 2.5%.
- **Student Earned Income Exclusion (SEIE):** The SSI methodology provides an income exclusion for students under age twenty-two (22) and persons who are blind or living with a disabling impairment and regularly attending school. The SSA adjusts the income exclusion annually on January 1. The COLA for CY2025 is 2.5%.
- **Spousal Impoverishment Standards and Allowances**
 - Minimum Monthly Maintenance of Need Allowance (Minimum MMNA) – The minimum amount of income that married individuals receiving services in institutional settings must be permitted to transfer to a spouse who is living in the community for the maintenance needs of the spouse. CMS adjusts this value annually on July 1 based on increases in the Federal Poverty Level (FPL).
 - Maximum Monthly Maintenance of Need Allowance (Maximum MMNA) – The maximum amount of income that married individuals receiving services in institutional settings may be permitted to transfer to a spouse who is living in the community for the maintenance needs of the spouse. CMS adjusts this value annually on January 1. The CPI-U inflator for CY2025 is 2.4%.
 - Community Spouse Housing Allowance – The amount that married individuals receiving services in institutional settings are permitted to transfer to a spouse who is living in the community for the housing needs of the spouse. CMS adjusts this value annually on July 1 based on increases in the Federal Poverty Level (FPL).
 - Minimum Community Spouse Resource Allowance (CSRA) – The minimum amount of resources that must be available to an individual with a spouse that is receiving services



in an institutional setting. CMS adjusts this value annually on January 1. The CPI-U inflator for CY2025 is 2.4%.

- Maximum Community Spouse Resource Allowance (CSRA) – The maximum amount of resources that may be available to an individual with a spouse that is receiving services in an institutional setting. CMS adjusts this value annually on January 1. The CPI-U inflator for CY2025 is 2.4%.
- Home Equity Limit – The maximum value the State may attribute to an institutionalized individual's home when calculating the value of the individual's resources. Federal law permits states to choose a Home Equity Limit within a range set by CMS and the State uses the minimum Home Equity Limit allowable under CMS guidelines. CMS adjusts this value annually on January 1. The CPI-U inflator for CY2025 is 2.4%.
- **Resource Limit for Qualified Medicare Beneficiaries (QMBs), Specified Low-Income Medicare Beneficiaries (SLMBs), and Qualifying Individuals (Qis):** The Medicare Premium Payment Program (MPPP) helps low-income elders sixty-five (65) and older and adults with disabilities pay all or some of the costs of Medicare Part A and Part B premiums, deductibles, and co-payments. CMS adjusts the resource limit for these groups annually on January 1. The CPI-U inflator for CY2025 is 2.4%.

This guidance is intended to provide quick access to these figures for calendar year (CY) 2025. The figures may also be accessed at any time on the [CMS Spousal Impoverishment website](#) and the [SSA COLA website](#).

Scope

This policy applies to Supplemental Security Income and State Supplemental Payment (SSI/SSP) recipients, Medicaid populations subject to the SSI methodology, and certain Medicare Premium Payment Program (MPPP) participants.



Statement of Policy or Procedure

The following guidelines apply for CY2025. Amounts are effective January 1, unless otherwise indicated.

Standard	2024	2025
SSI Standards		
Federal Benefit Rate	\$943 (individual) \$1,415 (couple)	\$967 (individual) \$1,450 (couple)
Student Earned Income Exclusion	\$2,290	\$2,350
Spousal Allowances		
Minimum MMNA	\$2,555 <i>(eff. 7/1/2024)</i>	\$2,555 <i>(eff. 7/1/2024)</i>
Maximum MMNA	\$3,853.50	\$3,948.00
Housing Allowance	\$766.50 <i>(eff. 7/1/2024)</i>	\$766.50 <i>(eff. 7/1/2024)</i>
Minimum CSRA	\$30,828	\$31,584
Maximum CSRA	\$154,140	\$157,920
Home Equity Limit	\$713,000	\$730,000
MPP Program		
Resource Limit	\$9,430 (individual) \$14,130 (couple)	\$9,660 (individual) \$14,470 (couple)