



STATE OF DELAWARE
DELAWARE HEALTH AND SOCIAL SERVICES
DIVISION OF MEDICAID & MEDICAL ASSISTANCE

POLICY, PLANNING AND QUALITY
MEMORANDUM

REPLY TO
ATTN. OF: Administrative Notice DMMA A-14-2020

TO: All DMMA Staff

DATE: November 30, 2020

SUBJECT: 2021 Home Equity Limits

BACKGROUND

Under section 6014 of the Deficit Reduction Act of 2005 (DRA), Medicaid will not pay for long-term care services for individuals who have home equity that exceeds a minimum amount, or at State option a higher limit maximum amount. These amounts are adjusted according to increases in the Consumer Price Index (CPI) and released annually in [The Center for Medicare & Medicaid Services \(CMS\) Informational Bulletin with the 2021 Supplemental Security Income \(SSI\) and Spousal Impoverishment Standards](#).

DISCUSSION

Due to a 1.4% increase in the CPI for 2021, the excess home equity limits, minimum and maximum, will be increased.

Effective January 1, 2021, the excess home equity limits will be as follows:

Minimum excess home equity limit	\$603,000
Maximum excess home equity limit	\$906,000

Delaware has elected to use the minimum excess home equity amount. Therefore, effective January 1, 2021 the excess home equity limit will be increased to \$603,000.

ACTION REQUIRED

The eligibility system will be updated with the increased amount of \$603,000.

DIRECT INQUIRIES TO

Melissa Dohring
(302) 255-9574
Melissa.Dohring@delaware.gov

11/30/2020

DATE

DocuSigned by:

A handwritten signature in blue ink that reads "Glyne Williams".

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Glyne Williams, Chief
Policy & Planning
Division of Medicaid & Medical Assistance