

2026 LTC Protection against 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 nursing home or community care program.

The following are the 2026 allowable income and resource levels:

\$4,066.50 of monthly income

\$162,660.00 in resources

The house (value of less than \$752,000.00), certain adjoining property, personal items, and one car are excluded assets.



Reference: <https://www.medicaid.gov/medicaid/eligibility-policy/spousal-impoverishment>
Reference: <https://www.medicaid.gov/federal-policy-guidance/downloads/cib12092025.pdf>