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2026 Medicaid Protections for Married Couples in Pennsylvania

C. Brian Crane, Esq.
Certified Medicaid Planner™



Most people don't plan on needing long-term care, but the reality is that many of us will. As we age, help with daily living, in-home care, or nursing home placement often becomes unavoidable. The cost, however, can be staggering. In 2024, the average monthly cost of a semi-private nursing home room topped \$9,000 — a figure that can quickly exhaust even careful savers. The average monthly cost of a private room in a nursing home is in excess of \$12,000.

For many Pennsylvania families, Medicaid becomes the only realistic way to pay for long-term care. Yet Medicaid's strict financial rules often cause anxiety, particularly for married couples. A common concern I hear is this: If one spouse needs nursing home care, does the other spouse have to spend down everything and risk financial hardship?

Fortunately, Pennsylvania Medicaid includes important protections for the spouse who remains at home, commonly referred to as the "community spouse."

One key protection is the Community Spouse Resource Allowance (CSRA). This rule allows the at-home spouse to retain a portion of the couple's assets rather than forcing a complete financial spend-down. Pennsylvania follows the most generous option allowed under federal law.

Beginning in January 2026, the community spouse in Pennsylvania may retain up to \$162,660 in countable assets, an increase from \$157,920 in 2025. These

protected resources can include savings, investments, and other non-exempt assets, helping the at-home spouse maintain financial stability.

Income protections are also available. Under the Minimum Monthly Maintenance Needs Allowance (MMMNA), the community spouse is entitled to a minimum level of monthly income. As of July 1, 2025, the MMMNA in Pennsylvania is \$2,644.00 per month. If the at-home spouse's income falls below this level, they may be able to receive part of the institutionalized spouse's income to make up the difference.

These rules matter. Without them, the cost of long-term care could leave the healthy spouse struggling to pay basic living expenses. While Medicaid planning should always be done carefully and in advance when possible, Pennsylvania's use of the maximum asset and income allowances provides meaningful protection for married couples facing difficult health decisions.

If you or a loved one have questions about long-term care planning or Medicaid eligibility, you may contact Crane Law, PC at 888-776-3788 to schedule a consultation.



Crane Law, PC
YOUR ESTATE MATTERS

238 Market Street, Bloomsburg, PA 17815
(888) 776-3788 | brian@cranelawpc.com
www.cranelawpc.com

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