
CMCS Informational Bulletin

DATE: November 18, 2022

FROM: Daniel Tsai, Deputy Administrator and Director
Center for Medicaid and CHIP Services (CMCS)

SUBJECT: 2023 SSI and Spousal Impoverishment Standards

This CMCS Informational Bulletin provides an update on the 2023 Supplemental Security Income (SSI) and Spousal Impoverishment Standards.

Certain Medicaid income and resource standards are adjusted beginning each January in accordance with changes in the SSI federal benefit rate (FBR) and the Consumer Price Index (CPI). Many states offer, for example, categorical eligibility to individuals who are not receiving SSI but who meet the financial eligibility requirements of the program, as authorized by section 1902(a)(10)(A)(ii)(I) of the Social Security Act (“the Act”). Similarly, most states have adopted the “special income level” institutional eligibility category authorized under section 1902(a)(10)(A)(ii)(V) of the Act, the maximum income standard for which is 300% of the SSI FBR. Additionally, certain eligibility standards relating to coverage of long-term services and supports, including the home equity limitation in section 1917(f) of the Act and elements of the spousal impoverishment statute in section 1924 of the Act, are increased each year based on increases in the CPI for All Urban Consumers (CPI-U).

Included with this Informational Bulletin is the *2023 SSI and Spousal Impoverishment Standards* chart that displays the new standards. These standards are also available on Medicaid.gov at <https://www.medicaid.gov/medicaid/eligibility/spousal-impoverishment/index.html>. States must update their standards in accordance with this information for the changes that become effective on January 1, 2023.

If you have any questions or need additional information, please contact Gene Coffey, Technical Director, Division of Medicaid Eligibility Policy at 410-786-2234 or Gene.Coffey@cms.hhs.gov.

2023

SSI and Spousal Impoverishment Standards

Supplemental Security Income (SSI)

Effective 1-1-23

	SSI Federal Benefit Rate (FBR)	SSI Resource Standard	Income Cap Limit (300%)	Earned Income Break Even Point	Unearned Income Break Even Point
Individual	914.00	2,000.00	2,742.00	1,913.00	934.00
Couple	1,371.00	3,000.00	N/A	2,827.00	1,391.00
Substantial Gainful Activity (SGA) Limit:		1,470.00	(Blind SGA: 2,460.00)		
CPI Increase for 2023		8.2%			
CPI Increase, Since September 1988:		147.7%			

Spousal Impoverishment

Effective 1-1-23 Unless Otherwise Noted

Minimum Monthly Maintenance Needs Allowance (MMMNA): <i>(Effective 7-1-22)</i>	2,288.75	All States (Except Alaska and Hawaii)
	2,861.25	Alaska
	2,632.50	Hawaii
Maximum Monthly Maintenance Needs Allowance:	3,715.50	
Community Spouse Monthly Housing Allowance: <i>(Effective 7-1-22)</i>	686.63	All States (Except Alaska and Hawaii)
	858.38	Alaska
	789.75	Hawaii
Community Spouse Resources:		
Minimum Resource Standard:	29,724.00	
Maximum Resource Standard	148,620.00	
Home Equity Limits:		
Minimum:	688,000.00	
Maximum:	1,033,000.00	