



CMCS Informational Bulletin

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SUBJECT: Updated 2026 SSI and Spousal Impoverishment Standards

This Center for Medicaid and CHIP Services (CMCS) Informational Bulletin (CIB) provides an update on the 2026 Supplemental Security Income (SSI) and Spousal Impoverishment Standards.

Certain Medicaid income and resource standards are adjusted annually in accordance with changes in the SSI federal benefit rate (FBR) and the Consumer Price Index (CPI). These include some of the standards described in section 1924 of the Social Security Act (the Act), which describes the financial eligibility rules (the “spousal impoverishment rules”) that apply when married individuals seek coverage of certain long-term services and supports.

While some of the spousal impoverishment standards, such as the maximum community spouse income maintenance allowance and community spouse minimum and maximum resource allowances, are adjusted each January, section 1924 of the Act directs that the community spouse’s minimum monthly maintenance needs allowance (MMMNA) be adjusted, in accordance with changes to the federal poverty level, effective July 1 of each year. Additionally, as the community spouse’s monthly housing allowance (which is the basis for determining if the community spouse may have an excess shelter allowance) is calculated based on a percentage of the MMMNA, the housing allowance is adjusted each July 1 as well.

Included with this informational bulletin is the revised 2026 SSI and Spousal Impoverishment Standards chart that displays the updated MMMNA and Community Spouse Monthly Housing Allowances. These standards are also available on Medicaid.gov at <https://www.medicaid.gov/medicaid/eligibility/spousal-impoverishment/index.html>.

Please update your standards in accordance with this information.

If you have any questions or need additional information, please send your question to CMCS@cms.hhs.gov.

2026

SSI and Spousal Impoverishment Standards

Supplemental Security Income (SSI)

Effective 1-1-26

	SSI Federal Benefit Rate (FBR)	SSI Resource Standard	Income Cap Limit (300%)	Earned Income Break Even Point	Unearned Income Break Even Point
Individual	994.00	2,000.00	2,982.00	2,073.00	1,014.00
Couple	1,491.00	3,000.00	N/A	3,067.00	1,511.00
Substantial Gainful Activity (SGA) Limit:		1,690.00	(Blind SGA: 2,830.00)		
CPI Increase for 2026:		3.0%			
CPI Increase, Since September 1988:		171.1%			

Spousal Impoverishment

Effective 1-1-26 Unless Otherwise Noted

Minimum Monthly Maintenance Needs Allowance	2,705.00	All States (Except Alaska and Hawaii)
<i>(Effective 7-1-26)</i>	3,381.25	Alaska
	3,111.25	Hawaii
Maximum Monthly Maintenance Needs Allowance:	4,066.50	
Community Spouse Monthly Housing Allowance:	811.50	All States (Except Alaska and Hawaii)
<i>(Effective 7-1-26)</i>	1,014.38	Alaska
	933.38	Hawaii
Community Spouse Resources:		
Minimum Resource Standard:	32,532.00	
Maximum Resource Standard	162,660.00	
Home Equity Limits:		
Minimum:	752,000.00	
Maximum:	1,130,000.00	