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***CMCS Informational Bulletin***

**DATE:** May 28, 2025

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Center for Medicaid and CHIP Services (CMCS)

**SUBJECT:** Updated 2025 SSI and Spousal Impoverishment Standards

This CMCS informational bulletin provides an update on the 2025 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 2025 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](mailto:CMCS@cms.hhs.gov).

# 2025

## SSI and Spousal Impoverishment Standards

| Supplemental Security Income (SSI)               |                                   |                                |                            |                                   |                                     |
|--|-----------------------------------|--------------------------------|----------------------------|-----------------------------------|-------------------------------------|
|  | SSI Federal<br>Benefit Rate (FBR) | SSI Resource<br>Standard       | Income Cap<br>Limit (300%) | Earned Income<br>Break Even Point | Unearned Income<br>Break Even Point |
| Individual                                       | 967.00                            | 2,000.00                       | 2,901.00                   | 2,019.00                          | 987.00                              |
| Couple   | 1,450.00                          | 3,000.00                       | N/A                        | 2,985.00                          | 1,470.00                            |
| <b>Substantial Gainful Activity (SGA) Limit:</b> |                                   | 1,620.00 (Blind SGA: 2,700.00) |                            |                                   |                                     |
| <b>CPI Increase for 2025:</b>                    |                                   | 2.4%                           |                            |                                   |                                     |
| <b>CPI Increase, Since September 1988:</b>       |                                   | 163.2%                         |                            |                                   |                                     |

| Spousal Impoverishment                                      |  |  | Effective 1-1-25 | Unless Otherwise Noted                |
|---|--|--|------------------|---------------------------------------|
| <b>Minimum Monthly Maintenance Needs Allowance (MMMNA):</b> |  |  | 2,643.75         | All States (Except Alaska and Hawaii) |
| <i>(Effective 7-1-25)</i>                                   |  |  | 3,303.75         | Alaska                                |
|   |  |  | 3,040.00         | Hawaii                                |
| <b>Maximum Monthly Maintenance Needs Allowance:</b>         |  |  | 3,948.00         |                                       |
| <b>Community Spouse Monthly Housing Allowance:</b>          |  |  | 793.13           | All States (Except Alaska and Hawaii) |
| <i>(Effective 7-1-25)</i>                                   |  |  | 991.13           | Alaska                                |
|   |  |  | 912.00           | Hawaii                                |
| <b>Community Spouse Resources:</b>                          |  |  |                  |                                       |
| Minimum Resource Standard:                                  |  |  | 31,584.00        |                                       |
| Maximum Resource Standard                                   |  |  | 157,920.00       |                                       |
| <b>Home Equity Limits:</b>                                  |  |  |                  |                                       |
| Minimum:  |  |  | 730,000.00       |                                       |
| Maximum:  |  |  | 1,097,000.00     |                                       |