

# Medicaid for nursing home care

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Find out how to qualify for Medicaid if you currently live in or must move to a nursing home.

## **What is Medicaid?**

Medicaid (<https://www.dshs.wa.gov/altsa/home-and-community-services/medicaid>) is a government program that pays for medical services, including nursing home care. Washington uses the term “Apple Health” to refer to Medicaid programs.

## **How do I apply for Medicaid for nursing home care?**

You can apply online (<https://www.washingtonconnection.org/home/>) or go to your local DSHS office (<https://www.dshs.wa.gov/office-locations>). You can ask DSHS for help applying for the program.

## **How much income can I have to qualify for Medicaid for nursing home care?**

It depends on whether you’re just applying or now getting Medicaid for nursing home care.

**At the time that you apply for Medicaid for nursing home care**, your monthly income must be less than the Medicaid rate for your nursing home plus your regular medical expenses. You can ask your nursing home about their Medicaid rate.

**Example:** The Medicaid rate for Seaview Nursing Home is \$11,500/month. Your monthly pharmacy bill is \$200/month. If your income is less than \$11,700/month, you're financially eligible for Medicaid for nursing home care.

**Once you start getting Medicaid for nursing home care**, you can keep \$105/month for your personal needs. The rest of your income will go toward your housing, food, and care at your nursing home and other eligible expenses (for example, an amount set aside for your spouse, guardianship fees, or additional medical expenses. This isn't a complete list).

**If your spouse stays at home**, they can keep all the income paid in their name. They can also keep as much of your income needed to get up to **\$3,948/month**. This is the "Community Spouse Maintenance Needs Allowance" maximum.

**What's the resource limit when I apply for Medicaid for nursing home care?**

Some resources, like your house, car, and personal items don't get counted for the resource limit.

**If you're single**, your resource limit is \$2,000.

**If you're married**, the resource limit for you and your spouse together is \$74,529 (\$72,529 "community spouse allowance" + \$2,000).

**But if your resources were more than double the community spouse allowance** (\$145,058) when you moved to the nursing home, you can have half the resources up to a maximum of \$157,920 and still qualify for Medicaid. For example, if Joe and Alex have \$200,000 in savings when Alex goes into a nursing home, their resource maximum is \$102,000 (\$100,000 + \$2,000).

You might also be able to keep more resources **if your combined income with your spouse is lower** than the income limit listed above.

**Important!** It doesn't matter who owns the resources when you apply for Medicaid for nursing home care, but once you start getting Medicaid for nursing home care, only the resources in your name will count as your resources.

**What's the resource limit once I start getting Medicaid for nursing home care?**

Some resources, like your house, car, and personal items don't get counted for the resource limit.

The resource limit for you is **\$2,000**.

The resource limit for your spouse is **\$157,920**.

**Important!** Within a year after your Medicaid for nursing home care is approved, any resources over \$2,000 in your name should be transferred to your spouse. Your spouse can keep the resources transferred into their name and can increase resources without affecting your Medicaid.

### **Can I give my home to my spouse, sibling, or child?**

Maybe. There's no penalty when you transfer your home to:

- Your spouse.
- Your child with disabilities.
- Your sibling who has an equity interest in the home and lived there at least 1 year before you got Medicaid for nursing home care.
- Your child who lived in the home and cared for you at least 2 years before you got Medicaid for nursing home care. (Your child must provide proof that they provided care.)

### **Can I give my resources to someone else?**

Maybe. But be careful! If you give away resources during the 5 years before you apply for Medicaid for nursing home care or while you're getting it, you might have a "penalty period" when you're not eligible.

There's no penalty when:

- You sell a resource for fair market value.
- You give away an exempt resource other than your home.
- You give a gift or gifts up to at total of **\$462** or less in any calendar month. (Note: \$462 is the Daily Private Nursing Facility Rate. The State

sets this amount and updates it every October 1.)

### **How does DSHS calculate the penalty period if I give something away?**

If you give something away for less than fair market value, DSHS will divide the value of the gift by the Daily Private Nursing Facility Rate to determine the number of days in your penalty period.

**Example:** if you own a home with \$50,000 equity and you give it to your adult child who has no disabilities and hasn't been your live-in caregiver for over 2 years, you won't be eligible for Medicaid for nursing home care for about 108 days ( $\$50,000 \div \$462$ ).

### **Will DHS try to get paid back from my estate after I die?**

Maybe. DSHS might try to get money from your estate after you die, including putting a lien on your home if you owned it when you died. The program is called Estate Recovery.

### **More information: Medicaid income and resources chart**

The dollar amounts listed here are set by the federal government and Washington's Health Care Authority (HCA).

- HCA charts (<http://www.hca.wa.gov/health-care-services-supports/program-standard-income-and-resources>)
- We've made a simplified version of the HCA chart

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