



STATE OF DELAWARE  
 DELAWARE HEALTH AND SOCIAL SERVICES  
 DIVISION OF MEDICAID & MEDICAL ASSISTANCE

POLICY, PLANNING AND QUALITY  
MEMORANDUM

REPLY TO  
 ATTN. OF: Administrative Notice DMMA - **A-13-2019**  
 TO: All DMMA Staff  
 DATE: December 30, 2019  
 SUBJECT: 2020 Home Equity Limits

**BACKGROUND**

Under section 6014 of the Deficit Reduction Act of 2005 (DRA), Medicaid will not pay for long-term care services for individuals who have home equity that exceeds a minimum amount, or at State option, a higher limit maximum amount. These amounts are adjusted according to increases in the Consumer Price Index (CPI) and released annually in The Center for Medicare & Medicaid Services (CMS) Informational Bulletin with the 2020 Supplemental Security Income (SSI) and Spousal Impoverishment Standards.

**DISCUSSION**

Due to a 1.7% increase in the CPI for 2020, the excess home equity limits, minimum and maximum, will be increased.

Effective January 1, 2020, the excess home equity limits will be as follows:

Minimum excess home equity limit	\$595,000
Maximum excess home equity limit	\$893,000

Delaware has elected to use the minimum excess home equity amount. Therefore, effective January 1, 2020 the excess home equity limit will be increased to \$595,000.

**ACTION REQUIRED**

The eligibility system will be updated with the increased amount of \$595,000.

**DIRECT INQUIRIES TO**

Laura Hendrick  
 (302) 514-4566

12/30/2019

**DATE**

\_\_\_\_\_  
 Glyne Williams, Chief  
 Policy, Planning and Quality  
 Division of Medicaid & Medical Assistance