



**Medicaid Eligibility Procedure Letter (MEPL) No. 184**

**Effective Date:** January 1, 2025

**Issue Date:** November 21, 2024

**OAC Rules:** 5160:1-2-01.9, 5160:1-3-02.1, 5160:1-3-03.5, 5160:1-3-05.13,  
5160:1-5-03, 5160:1-5-04, 5160:1-6-03.1, 5160:1-6-04, 5160:1-6-07,  
5160:1-6-07.1

**To:** Directors, County Departments of Job and Family Services  
Other Interested Parties

**From:** Maureen M. Corcoran, Director

**Subject:** 2025 Social Security Cost of Living Adjustment (COLA)  
State Minimum Wage  
Home Equity Value  
Social Security Benefits  
Supplemental Security Income (SSI)  
Railroad Retirement Benefits  
Railroad Disability Benefits  
Railroad Survivors Benefits  
Certain Veterans Administration (VA) Benefits  
Military Retirement  
Medicare Part B Premium  
Medicaid Need Standards  
Special Income Level (SIL)  
Assisted Living Maintenance Needs Allowance (ALMNA)  
Special Individual Maintenance Needs Allowance (SIMNA)  
Spousal Impoverishment Standards  
MBIWD/Ohio WorkAbility Resource Limit  
Medicare Premium Assistance Program (MPAP) Resource Limit  
Student Child Earned Income Exclusion

**Reason for Change:** Based on the Social Security Cost of Living Adjustment (COLA) and changes to the Consumer Price Index (CPI), the Ohio Department of Medicaid (ODM) is required to make adjustments to the following: Social Security Benefits, Supplemental Security Income (SSI), Railroad Retirement Benefits, Railroad Disability Benefits, Railroad Survivors Benefits, Certain Veterans Administration (VA) Benefits, Military Retirement,

Medicare Part B Premium, Home Equity Value Limit, Spousal Impoverishment Standards, Medicaid Needs Standards, Special Income Level (SIL), Assisted Living Maintenance Needs Allowance (ALMNA), Special Individual Maintenance Needs Allowance (SIMNA), Medicaid Buy-In for Workers with Disabilities (MBIWD)/Ohio WorkAbility Resource Limit, Medicaid Premium Assistance Program (MPAP) Resource Limit, and the Student Child Earned Income Exclusion.

Social Security Benefits, SSI, Railroad Retirement Benefits, Railroad Disability Benefits, Railroad Survivors Benefits, Military Retirement, and Certain Veterans Administration (VA) Benefits will increase by 2.5% effective January 1, 2025. Additionally, State Minimum Wage will increase from \$10.45 per hour to \$10.70 per hour.

The tables in this MEPL have limits, standards, benefits, and/or payment amounts **for 2025 in bold**, along with the 2024 values for reference.

### **State Minimum Wage**

STATE MINIMUM WAGE		
	2024	<b>2025</b>
Hourly Amount	\$10.45	<b>\$10.70</b>

### **Home Equity Limit**

HOME EQUITY LIMIT AMOUNTS		
	2024	<b>2025</b>
Maximum amount of equity an individual can have in a home	\$713,000	<b>\$730,000</b>

### **Supplemental Security Income (SSI)**

SSI PAYMENT AMOUNTS		
	2024	<b>2025</b>
Single individual living independently	\$943	<b>\$967</b>
Couple living independently	\$1,415	<b>\$1,450</b>

Note: The \$30 SSI maximum payment to institutionalized individuals will remain the same.

### **Medicare Premium**

	2024	<b>2025*</b>
Medicare Part B Premium	\$174.70	<b>\$185.00</b>

\*A Medicare beneficiary whose modified adjusted gross income is greater than \$106,000 (individual) or \$212,000 (filing a joint tax return) is responsible for a larger portion of the cost of Part B coverage and must pay an income-related monthly adjustment amount.

**Medicaid Need Standard for Individual/Couple in Own Household**

MEDICAID NEED STANDARDS		
	2024	2025
Individual in own household	\$943	<b>\$967</b>
Couple living in own household	\$1,415	<b>\$1,450</b>

**Medicaid Need Standard for Individual/Couple in Household of Another**

MEDICAID NEED STANDARDS		
	2024	2025
Individual living in household of another	\$629	<b>\$645</b>
Couple living in household of another	\$943	<b>\$967</b>

**Special Income Level (SIL)**

SPECIAL INCOME LEVEL		
	2024	2025
Institutionalized/HCBS waiver (300% of current SSI benefit for an Individual living in his/her own household)	\$2,829	<b>\$2,901</b>

**Assisted Living Maintenance Needs Allowance (ALMNA)**

NEEDS ALLOWANCE		
	2024	2025
Individual	\$943	<b>\$967</b>

**Special Individual Maintenance Needs Allowance (SIMNA)**

NEEDS ALLOWANCE		
	2024	2025
Special individual maintenance needs allowance used to determine HCBS waiver patient liability	\$1,839	<b>\$1,886</b>

**Spousal Impoverishment Standards**

IMPOVERISHMENT STANDARDS		
	2024	2025
Minimum community spouse resource allowance (CSRA)	\$30,828	<b>\$31,584</b>
Maximum community spouse resource allowance (CSRA)	\$154,140	<b>\$157,920</b>

Minimum monthly maintenance needs allowance (MMMNA) <b>Cap</b>	\$3,853.50	<b>\$3,948</b>
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Note: The minimum monthly maintenance needs allowance (MMMNA), the excess shelter allowance, and the family allowance will be revised effective July 1, 2025.

#### **MBIWD/Ohio WorkAbility Resource Limit**

MBIWD/OHIO WORKABILITY RESOURCE LIMIT		
	2024	2025
Individual	\$14,848	<b>\$15,210</b>

#### **MPAP Resource Limit**

MPAP RESOURCE LIMIT		
	2024	2025
Individual	\$9,430	<b>\$9,660</b>
Couple	\$14,130	<b>\$14,470</b>

#### **Student Child Earned Income Exclusion\***

STUDENT EXCLUSION	2024	2025
Earned income exclusion (per month)	\$2,290	<b>\$2,350</b>
Earned income exclusion (per year)	\$9,230	<b>\$9,460</b>

\*The student child earned income exclusion applies consecutively to months in which there is earned income until the exclusion is exhausted or the individual is age 22. This exclusion applies only to a student child's own income and applies only to a student child who is not institutionalized or enrolled in home and community-based services (HCBS).

A Mass Change EDBC Batch will run after adverse action in November but prior to, or on, the last day of adverse action for December, so that benefits can be impacted as of January 1, 2025.

A journal entry will be automatically entered when the Mass Change EDBC Batch was successful. A Notice of Action (NOA) will be generated advising of any changes.

An alert or report will be provided for program blocks that are excluded from the Mass Change EDBC Batch. The assigned worker will need to review these cases to determine whether a manual EDBC is needed depending on the fallout reason, issue a manual NOA if there is an eligibility change, and document with a journal entry.

This information is also available on the Ohio Department of Medicaid website and may be accessed at:

**Resources for Providers > Policies & Guidelines > Medicaid Eligibility Procedure Letters (MEPLs)**

<https://medicaid.ohio.gov/wps/portal/gov/medicaid/resources-for-providers/policies-guidelines/medicaid-eligibility-procedure-letters/medicaid-eligibility-procedure-letters>