



Medicaid Eligibility Procedure Letter (MEPL) No. 191

Effective Date: January 1, 2026

Issue Date: November 21, 2025

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: Scott Partika, Director

Subject: 2026 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 2.8% effective January 1, 2026. Additionally, State Minimum Wage will increase from \$10.70 per hour to \$11.00 per hour.

The tables in this MEPL have limits, standards, benefits, and/or payment amounts **for 2026 in bold**, along with the 2025 values for reference.

State Minimum Wage

STATE MINIMUM WAGE		
	2025	2026
Hourly Amount	\$10.70	\$11.00

Home Equity Limit

HOME EQUITY LIMIT AMOUNTS		
	2025	2026
Maximum amount of equity an individual can have in a home	\$730,000	\$752,000

Supplemental Security Income (SSI)

SSI PAYMENT AMOUNTS		
	2025	2026
Single individual living independently	\$967	\$994
Couple living independently	\$1,450	\$1,491

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

Medicare Premium

	2025	2026*
Medicare Part B Premium	\$185.00	\$202.90

*A Medicare beneficiary whose modified adjusted gross income is greater than \$109,000 (individual) or \$218,000 (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		
	2025	2026
Individual in own household	\$967	\$994
Couple living in own household	\$1,450	\$1,491

Medicaid Need Standard for Individual/Couple in Household of Another

MEDICAID NEED STANDARDS		
	2025	2026
Individual living in household of another	\$645	\$663
Couple living in household of another	\$967	\$994

Special Income Level (SIL)

SPECIAL INCOME LEVEL		
	2025	2026
Institutionalized/HCBS waiver (300% of current SSI benefit for an Individual living in his/her own household)	\$2,901	\$2,982

Assisted Living Maintenance Needs Allowance (ALMNA)

NEEDS ALLOWANCE		
	2025	2026
Individual	\$967	\$994

Special Individual Maintenance Needs Allowance (SIMNA)

NEEDS ALLOWANCE		
	2025	2026
Special individual maintenance needs allowance used to determine HCBS waiver patient liability	\$1,886	\$1,939

Spousal Impoverishment Standards

IMPOVERISHMENT STANDARDS		
	2025	2026
Minimum community spouse resource allowance (CSRA)	\$31,584	\$32,532
Maximum community spouse resource allowance (CSRA)	\$157,920	\$162,660
Minimum monthly maintenance needs allowance (MMMNA) Cap	\$3,948.00	\$4,066.50

Note: The minimum monthly maintenance needs allowance (MMMNA), the excess shelter allowance, and the family allowance will be revised effective July 1, 2026.

MBIWD/Ohio WorkAbility Resource Limit

MBIWD/OHIO WORKABILITY RESOURCE LIMIT		
	2025	2026
Individual	\$15,210	\$15,668

MPAP Resource Limit

MPAP RESOURCE LIMIT		
	2025	2026
Individual	\$9,660	\$9,950
Couple	\$14,470	\$14,910

Student Child Earned Income Exclusion*

STUDENT EXCLUSION		
	2025	2026
Earned income exclusion (per month)	\$2,350	\$2,410
Earned income exclusion (per year)	\$9,460	\$9,730

*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, 2026.

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>