



Minnesota Medical Assistance Guidelines: October 2026 Figures

Minnesota's updated Medical Assistance figures take effect on October 1, 2026. The October cycle is a lighter update than July's: the utility-related allowances changed, while the standards that drive most long-term care planning decisions hold steady until the larger January adjustment. Here is the complete current list, what changed, and what it means for your family.

WHAT CHANGED ON OCTOBER 1

Three figures moved this cycle, each now effective through 9/30/2027:

Utility Allowance: \$740, up from \$667. The allowance for households paying heating or cooling costs rose from \$667 to \$740 per month.

Electricity Allowance: \$223, down from \$235. One of the few figures to decrease this year.

Phone Allowance: \$63, up from \$62. A modest increase.

Every other standard is unchanged from July. These allowances feed into shelter-related income calculations, including whether the spouse at home qualifies for an income allowance above the minimum, so even small movements can affect a plan at the margins.

WHAT IS MEDICAL ASSISTANCE?

Medical Assistance (MA) is Minnesota's Medicaid program. For many families, it ultimately pays for nursing home care, services through the Elderly Waiver, and other long-term care supports. Eligibility depends on income and asset standards that the state adjusts every January, July, and October.

THE OCTOBER 2026 FIGURES AT A GLANCE

Standard / Guideline	Amount
Maximum Asset Allowance (effective through 12/31/2026)	\$162,660.00
Statewide Average Payment for Skilled Nursing Facility (SAPSNF) Care (effective through 6/30/2027)	\$11,869.00
Minimum Monthly Income Allowance (effective through 6/30/2027)	\$2,705.00
Maximum Monthly Income Allowance (effective through 12/31/2026)	\$4,066.50
Basic Shelter Allowance (effective through 6/30/2027)	\$812.00
Personal Needs Allowance (effective through 12/31/2026)	\$132.00
Home Maintenance Allowance (effective through 6/30/2027)	\$1,330.00

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Standard / Guideline	Amount
SIS-EW Maintenance Needs Allowance (effective through 6/30/2027)	\$1,353.00
Special Income Standard (SIS)* (effective through 12/31/2026)	\$2,982.00
Housing Support, formerly Group Residential Housing (GRH) (updated 7/1/2026)	\$1,221.00
Utility Allowance, if paying heating/cooling (effective through 9/30/2027)	\$740.00
Electricity Allowance (effective through 9/30/2027)	\$223.00
Phone Allowance (effective through 9/30/2027)	\$63.00
Home Equity Limit (effective through 12/31/2026)	\$752,000.00
Remedial Care Expense Deduction (effective through 12/31/2026)	\$275.00
100% of Federal Poverty Guidelines (FPG) (effective through 6/30/2027)	\$1,330.00
Medicare Skilled Nursing Facility (SNF) Deductible, days 21 to 100	\$200.00

*Figures effective October 1, 2026. Each standard carries its own effective period, noted above. *The Special Income Standard equals three times the Federal Benefit Rate (FBR) and is used to determine eligibility for some Elderly Waiver (EW) clients. Several standards are scheduled to update again on January 1, 2027.*

WHAT THESE NUMBERS MEAN

Maximum Asset Allowance. When one spouse needs Medical Assistance for long-term care, the spouse who remains at home, known as the community spouse, may keep countable assets up to this limit. As of October 2026, that limit is \$162,660.

Statewide Average Payment for Skilled Nursing Facility (SAPSNF) Care. At \$11,869 per month, this figure represents the average cost of skilled nursing facility care in Minnesota. It is used to calculate the period of ineligibility when assets are gifted or transferred for less than fair market value during the lookback period.

Minimum and Maximum Monthly Income Allowance. The community spouse is entitled to keep monthly income within a protected range, currently \$2,705 to \$4,066.50. If the at-home spouse's own income falls below the minimum, income may be shifted from the spouse receiving care to close the gap.

Basic Shelter Allowance. At \$812, this standard is used to determine whether high housing costs entitle the community spouse to an income allowance above the minimum.

Personal Needs Allowance. A nursing home resident receiving Medical Assistance may keep \$132 each month for personal expenses such as clothing, haircuts, and other items the facility does not cover.

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Home Maintenance Allowance. In certain circumstances, a person receiving care who is expected to return home may set aside up to \$1,330 per month to maintain their household in the meantime.

SIS-EW Maintenance Needs Allowance. Elderly Waiver clients living in the community may retain \$1,353 per month for their living expenses.

Special Income Standard (SIS). Set at \$2,982, an amount equal to three times the Federal Benefit Rate, the SIS helps determine income eligibility for some Elderly Waiver clients receiving services at home or in assisted living.

Housing Support. Formerly known as Group Residential Housing (GRH), Housing Support helps pay room and board for eligible adults with low income in certain settings. The base rate is \$1,221 per month.

Utility, Electricity, and Phone Allowances. These standards are used in shelter-related income calculations, including whether the spouse at home qualifies for an income allowance above the minimum. The updated figures are \$740 for utilities when paying for heating or cooling, \$223 for electricity, and \$63 for phone, each effective through 9/30/2027.

Home Equity Limit. Home equity above \$752,000 can make a person ineligible for Medical Assistance payment of long-term care services. Important exceptions apply, including when a spouse continues to live in the home.

Remedial Care Expense Deduction. A monthly deduction of \$275 available in certain care settings when calculating a resident's contribution toward the cost of care.

100% of Federal Poverty Guidelines (FPG). At \$1,330 per month for a household of one, this benchmark is used in several Medical Assistance income calculations.

Medicare SNF Deductible, Days 21 to 100. This is a Medicare figure rather than a Medical Assistance one, but it is often the first long-term care cost families encounter: a daily cost share of \$200 for days 21 through 100 of a skilled nursing facility stay. Medicare coverage of skilled nursing care ends after day 100, which is when Medical Assistance planning frequently begins.

WHY THESE FIGURES MATTER FOR YOUR PLAN

A plan built on outdated numbers can leave assets unprotected, shortchange the spouse at home, or create an avoidable period of ineligibility. Because Minnesota updates these standards three times a year, reviewing your plan against the current figures is one of the simplest ways to keep it working as intended. The next update arrives January 1, 2027, when the asset, income, and home equity standards are scheduled to adjust.

HOW LIFE CARE PLANNING HELPS

Everbright Legacy Law is Minnesota's only law firm integrating licensed social workers with legal services through its Life Care Planning model. Attorneys experienced in elder law and Medical Assistance planning work alongside licensed social workers to help families find care, coordinate it, and pay for it without losing everything they have built.

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If you have questions about how the October 2026 figures affect your family, call (952) 925-4147 or email hello@everbrightlegacy.com to schedule a conversation.

This article is for educational purposes only and is not legal advice. Figures are effective as of October 1, 2026 and are subject to change. Consult an attorney about your specific situation.