Wyoming Medicaid: Nursing Home Resident Personal Needs Allowance and Maximum Resource Standards

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Summary

This brief outlines two common concerns from nursing home residents on Wyoming Medicaid:

- The amount of money they are allowed to retain and spend per month on personal needs – the Personal Needs Allowance, or PNA ($50) – is too low after decades of inflation, and;
- Residents' assets are limited to a similarly inadequate amount ($2,000).

Wyoming Medicaid can increase both (and we only recommend increasing the PNA if the asset threshold is also increased), but it comes at a combined estimated cost of $2,575,200 per biennium.

Increasing the asset threshold (+$1,200,000 per biennium)

Wyoming Medicaid currently enforces an asset limit of $2,000 for nursing home residents. This excludes assets like a primary residence and vehicle.

Increasing this limit to $5,000 could help individuals retain a greater financial ability to return to the community after short-term nursing home stays. Higher resource limits also speed up initial eligibility determinations, and also help avoid individuals going over low asset/resource thresholds mistakenly or when they try to save up for things like funeral and burial expenses, or major home and auto repairs.

The fiscal effect of increasing the asset limit is that an estimated 200 Medicaid members per year will become eligible for nursing home care sooner than they otherwise would have. 200 people times the new difference ($3,000) times 2 years is an additional biennial cost of $1,200,000 ($600,000 Federal / $600,000 State General Funds).

Increasing the Personal Needs Allowance (+$1,375,200 per biennium)

In addition to receiving payment by Medicaid for long-term care services, nursing homes charge residents for room and board. Residents usually pay these charges from retirement income sources like Social Security.

In almost all cases, the room and board charges greatly exceed the resident's income. The Personal Needs Allowance (PNA) in Medicaid allows people to retain $50 each month for their own personal use, (e.g., purchasing toiletries or clothing), with Medicaid paying the difference.

Increasing the PNA has been a common concern raised by residents, family members, and the long-term care ombudsman, since inflation has eaten away at the purchasing power of $50 over time.

The estimated increased cost per year of $687,600 is based on 1,146 individuals times 12 months times the PNA increase of $50.