



OPERATIONAL MEMO

TITLE:	2020 SOCIAL SECURITY COST OF LIVING ADJUSTMENTS
SUPERSEDES NUMBER:	HCPF OM 19-003
EFFECTIVE DATE:	JANUARY 1, 2020
DIVISION AND OFFICE:	MEDICAID OPERATIONS OFFICE
PROGRAM AREA:	ELIGIBILITY POLICY
KEY WORDS:	2020 COLA, 2020 COST OF LIVING ADJUSTMENT, SSI, HOME MAINTENANCE ALLOWANCE, HMA, PATIENT PAYMENT, PNA, PERSONAL NEEDS ALLOWANCE, SPOUSAL PROTECTION, COMMUNITY SPOUSE, CSRA, HOME EQUITY MAXIMUM
OPERATIONAL MEMO NUMBER: HCPF OM 19-059	
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APPROVED BY: MARIVEL KLUECKMAN	

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Purpose and Audience:

This letter is meant to advise counties and eligibility sites of the 2020 Social Security Cost of Living Adjustments (COLA). Please share this memo with all affected Adult and Long-Term Care Medicaid eligibility staff, supervisors, and outside agencies, as appropriate.

Background:

Monthly Social Security and Supplemental Security Income (SSI) benefits will increase due to a COLA of 1.6% in 2020. The purpose of the COLA is to ensure that the purchasing power of Social Security and SSI benefits is not eroded by inflation. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers from the third quarter of the last year a COLA was determined to the third quarter of the current year.

Beginning January 1, 2020, in addition to SSI, the COLA will also apply to the programs listed in the following section of this letter.

Information:

Supplemental Security Income Limits

	Effective January 1, 2020
Individual in own home	\$783
Individual in home of another	\$522
Couple in own home	\$1,175
Couple in home of another	\$783
In-kind Support and Maintenance maximum (ISM)	\$281
300% limit	\$2,349
Old Age Pension	\$821

Nursing Facility
Income Trust Gross Income Limits and Average Private Pay Rate

	January 2019	January 2020
Region I Counties: Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson	\$9,516	\$9,780
Region II Counties: Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan, Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld and Yuma	\$8,567	\$8,538
Region III Counties: Alamosa, Baca, Bent, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Kiowa, Lake, Las Animas, Lincoln, Mineral, Otero, Prowers, Pueblo, Rio Grande, Saguache, and Teller	\$8,253	\$7,885

Region IV Counties: Archuleta, Delta, Dolores, Eagle, Garfield, Gunnison, Hinsdale, La Plata, Mesa, Moffat, Montezuma, Montrose, Ouray, Pitkin, Rio Blanco, Routt, San Juan and San Miguel	\$8,118	\$8,830
Average Private Pay Rate	\$8,613	\$8,758

Nursing and Intermediate Care Facility Personal Needs Allowance (PNA)

2019 PNA base amount	Adjustment percent	2020 PNA
\$86.95	3%	\$89.55

Home Maintenance Allowance (HMA)

	January 1, 2020
Individual Needs Standard (INS)	\$2375.10
105% FPL for HH of 1 (2019)	\$1,092.87
HMA Maximum (INS minus 105% FPL, rounded down)	\$1,281

Medicare

	January 2019	January 2020
Medicare Part A – Hospital Insurance Seniors and certain individuals under 65 with fewer than 30 work quarters of Medicare covered employment	\$437	\$458
Medicare Part B Physician services, outpatient hospital services, certain home health services, durable medical equipment and other items	\$130 and \$135.50	\$130 and \$144.60
Medicare Skilled Nursing Facility Co-insurance	\$170.50	\$176

Days 21 thru 100 each benefit period		
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Spousal Protection

	January 1, 2019	January 1, 2020
Community Spouse Resource Allowance (CSRA)	\$126,420	\$128,640
Minimum Monthly Maintenance Needs Allowance (Maximum)	\$3160.50	\$3,216
	July 1, 2018	July 1, 2019
Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$2,058	\$2,114
Shelter Allowance (30% of MMMNA)	\$617	\$635

Home Equity Maximum

January 1, 2019	January 1, 2020
\$585,000	\$595,00

Attachment(s):

None

Department Contact:Medicaid.eligibility@hcpf.state.co.us