



OPERATIONAL MEMO

TITLE:	2021 SOCIAL SECURITY COST OF LIVING ADJUSTMENTS
SUPERSEDES NUMBER:	HCPF OM 19-059
EFFECTIVE DATE:	JANUARY 1, 2021
DIVISION AND OFFICE:	MEDICAID OPERATIONS OFFICE
PROGRAM AREA:	ELIGIBILITY POLICY
KEY WORDS:	2021 COLA, 2021 COST OF LIVING ADJUSTMENT, SSI, HOME MAINTENANCE ALLOWANCE, HMA, PATIENT PAYMENT, PNA, PERSONAL NEEDS ALLOWANCE, SPOUSAL PROTECTION, COMMUNITY SPOUSE, CSRA, HOME EQUITY MAXIMUM
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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 2021 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 1.3% in 2021. 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, 2021, in addition to SSI, the COLA will also apply to the programs listed in the following section of this letter.

Information:

Social Security Income Limits

	Effective January 1, 2021
Individual in own home	\$794
Individual in home of another	\$430
Couple in own home	\$1191
Couple in home of another	\$794
In-kind Support and Maintenance Maximum (ISM)	\$284
300% Limit	\$2382
Old Age Pension	\$832

Nursing Facility
Income Trust Gross Limits and Average Private Pay Rate

	January 2020	January 2021
Region I Counties: Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson	\$9,780	\$9,854
Region II Counties: Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan, Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld and Yuma	\$8,538	\$8,263
Region III Counties: Alamosa, Baca, Bent, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Kiowa, Lake, Las Animas, Lincoln, Mineral, Otero, Prowers, Pueblo,	\$7,855	\$8,008

Rio Grande, Saguache, and Teller		
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	\$8,830	\$8,980
Average Private Pay Rate	\$8,758	\$8,776

Nursing and Intermediate Care Facility Personal Needs Allowance (PNA)

2020 PNA Base Amount	Adjustment Percent	2021 PNA
\$89.55	2%	\$91.35

Home Maintenance Allowance (HMA)

	January 1, 2021
Individual Needs Standard (INS)	\$2412.48
105% FPL for HH of 1 (2021)	\$1116.50
HMA Maximum (INS minus 105% FPL, rounded down)	\$1295

Medicare

	January 2020	January 2021
Medicare Part A – Hospital Insurance Seniors and certain individuals under 65 with fewer than 30 work quarters of Medicare covered employment	\$458	\$471
Medicare Part B Physician services, outpatient hospital services, certain home health services, durable	\$130 and \$144.60	\$130 and \$148.50

medical equipment and other items		
Medicare Skilled Nursing Facility Coinsurance Days 21 thru 100 each benefit period	\$176	\$185.50

Spousal Protection

	January 1, 2020	January 1, 2021
Community Spouse Resource Allowance (CSRA)	\$128,640	\$130,380
Minimum Monthly Maintenance Needs Allowance (Maximum)	\$3,216	\$3,259.50
	July 1, 2019	July 1, 2020
Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$2,114	\$2,155
Shelter Allowance (\$30 of MMMNA)	\$635	\$646.50

Home Equity Maximum

January 1, 2020	January 1, 2021
\$595,000	\$603,000

Attachment(s):

None

Department Contact:HCPF_MEDICAID.ELIGIBILITY@STATE.CO.US