



OPERATIONAL MEMO

TITLE:	2023 SOCIAL SECURITY COST OF LIVING ADJUSTMENTS
SUPERSEDES NUMBER:	HCPF OM 21-088
EFFECTIVE DATE:	JANUARY 1, 2023
DIVISION AND OFFICE:	MEDICAID OPERATIONS OFFICE
PROGRAM AREA:	ELIGIBILITY POLICY
KEY WORDS:	2023 COLA, 2023 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 22-057	
ISSUE DATE: DECEMBER 6, 2022	
APPROVED BY: MARIVEL KLUECKMAN	

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Purpose and Audience:

This letter is meant to advise counties and eligibility sites of the 2023 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 8.7% in 2023. 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's COLA was determined to the current year's third quarter.

Beginning January 1, 2023, 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, 2023	
Individuals in their own home	\$914
The individual in the home of another	\$609
Couple in own home	\$1371
Couple in the home of another	\$914
In-kind Support and Maintenance Maximum (ISM)	\$325
300% Limit	\$2,742
Old Age Pension	\$952

Nursing Facility Income Trust Gross Limits and Average Private Pay Rate		
Region I	January 2022	January 2023

Counties: Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson	\$9,500	\$10,551
Region II Counties: Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan, Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld and Yuma	\$8,627	\$8,968
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	\$8,166	\$8,381
Region IV Counties: Archuleta, Delta, Dolores, Eagle, Garfield, Gunnison, Hinsdale, La Plata, Mesa, Moffat, Montezuma, Montrose,	\$8,145	\$8,844

Ouray, Pitkin, Rio Blanco, Routt, San Juan and San Miguel		
Average Private Pay Rate	\$8,609	\$9,186

Nursing and Intermediate Care Facility Personal Needs Allowance (PNA)		
2022 PNA Base Amount	Adjustment Percent	2023 PNA
\$93.17	3%	\$95.97

Home Maintenance Allowance (HMA)	
January 1, 2023	
Individual Needs Standard (INS)	\$2,757.70
105% FPL for HH of 1 (2022)	\$1,189
HMA Maximum (INS minus 105% FPL, rounded down)	\$1,568

Medicare

	January 2022	January 2023
Medicare Part A – Hospital Insurance Seniors and certain individuals under 65 with fewer than 30 work quarters of Medicare covered employment	\$499	\$506
Medicare Part B Physician services, outpatient hospital services, certain home health services, durable medical equipment, and other items	\$170.10	\$164.90
Medicare Skilled Nursing Facility Coinsurance Days 21 thru 100, each benefit period	\$194.50	\$200.00

Spousal Protection		
	January 1, 2022	January 1, 2023
Community Spouse Resource Allowance (CSRA)	\$137,400	\$148,620.00

Minimum Monthly Maintenance Needs Allowance (Maximum)	\$3,435.00	\$3,715.50
Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$2,177.50	\$2,288.75
Shelter Allowance (\$30 of MMMNA)	\$653.25	\$686.63

Home Equity Maximum	
January 1, 2022	January 1, 2023
\$955,000	\$1,033,000

Attachment(s):

None

Department Contacts:

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