



## OPERATIONAL MEMO

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<b>Title:</b> 2025 Social Security Cost of Living Adjustments	<b>Topic:</b> Eligibility Policy
<b>Audience:</b> Eligibility Sites, Eligibility Technicians and Supervisors, County Departments of Human/Social Service	<b>Sub-Topic:</b> Income & Resource Eligibility
<b>Supersedes Number:</b> HCPF OM 23-079	<b>Division:</b> Eligibility Division
<b>Effective Date:</b> Jan. 1, 2025	<b>Office:</b> Medicaid Operations Office
<b>Expiration Date:</b> Dec. 31, 2025	<b>Program Area:</b> Long Term Care
<b>Key Words:</b> 2025 COLA, Cost of Living Adjustment, SSI, Home Maintenance Allowance, HMA, Patient Payment, PNA, Personal Needs Allowance, Spousal Protection, Community Spouse, CSRA, Home Equity Maximum	
<b>Legal Authority:</b> 2025 SSI and Spousal Impoverishment Standards	
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<b>Operational Memo Number:</b> HCPF OM 24-054	
<b>Issue Date:</b> Nov. 26, 2024	
<b>Approved By:</b> Marivel Klueckman	

HCPF Memo Series can be accessed online: <https://www.colorado.gov/hcpf/memo-series>

### Purpose and Audience:

The purpose of this Informational Memo is to inform eligibility sites of the 2025 Social Security Cost of Living Adjustment (COLA). Please share this memo with all affected Adult and Long Term Care Medicaid eligibility staff, supervisors, and outside agencies, as appropriate.

The monthly Social Security and Supplemental Security Income (SSI) benefits will increase 2.5% for the 2025 benefit year. The purpose of the COLA is to ensure purchasing power of Social Security and SSI benefits is not eroded by inflation. It is based on the percentage increase with the Consumer Price Index for Urban Wage Earners and Clerical Workers from the third quarter of the last year COLA was determined to the third quarter of the current year.

**Information:****Social Security Income Limits**

<b>Effective January 1, 2025</b>	
Individual in own home	\$967
Individual in home of another	\$625
Couple in own home	\$1450
Couple in home of another	\$967
In-kind Support and Maintenance Maximum (ISM)	\$342
300% Limit	\$2901
Old Age Pension	\$1005

**Nursing Facility**

<b>Income Trust Gross Limits and Average Private Pay Rate</b>	<b>January 2024</b>	<b>January 2025</b>
<b>Region I</b> Counties: Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson	\$10,888.63	\$11,556.20
<b>Region II</b> Counties: Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan, Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld and Yuma	\$9,254.97	\$10,397.93
<b>Region III</b> 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	\$8,649.19	\$9,290.77

<b>Region IV</b> Counties: Archuleta, Delta, Dolores, Eagle, Garfield, Gunnison, Hinsdale, La Plata, Mesa, Moffat, Montezuma, Montrose, Ouray, Pitkin, Rio Blanco, Routt, San Juan and San Miguel	\$9,124.00	\$10,655.56
<b>Average Private Pay Rate</b>	\$9,479.95	\$10,475.11

**Nursing and Intermediate Care Facility  
Personal Needs Allowance (PNA)**

2024 PNA Base Amount	Adjustment Percent	2025 PNA
\$105.56	3%	\$108.73

Medicare

	January 2024	January 2025
<b>Medicare Part A - Hospital Insurance</b> Seniors and certain individuals under 65 with fewer than 30 work quarters of Medicare covered employment	\$505.00	\$518.00
<b>Medicare Part B</b> Physician services, outpatient hospital services, certain home health services, durable medical equipment and other items	\$174.70	\$185.00
<b>Medicare Skilled Nursing Facility Coinsurance</b> Days 21 thru 100 each benefit period	\$204.00	\$209.50

**Home Maintenance Allowance (HMA)**

Individual Needs Standard (INS)	\$2,909.00
105% FPL for HH of 1 (2025)	\$1,334.00

HMA Maximum (INS minus 105% FPL, rounded down)	\$1,614.00
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**Home Equity Maximum**

<b>January 1, 2024</b>	<b>January 1, 2025</b>
\$1,071,000.00	\$1,097,000.00

**Spousal Protection**

	<b>January 1, 2024</b>	<b>January 1, 2025</b>
Community Spouse Resource Allowance (CSRA)	\$154,140.00	\$157,920.00
Minimum Monthly Maintenance Needs Allowance ( <b>Maximum</b> )	\$3,853.00	\$3,948.00
	<b>July 1, 2023</b>	<b>July 1, 2024</b>
<b>Minimum</b> Monthly Maintenance Needs Allowance (MMMNA)	\$2,465.00	\$2,555.00
Shelter Allowance (30% of MMMNA)	\$739.50	\$766.50

**Action To Be Taken:**

CBMS has been updated to the 2025 SSI COLA adjustments as of January 1, 2025. Eligibility workers should be utilizing these updated figures for eligibility determinations starting for the month of January 2025.

**Attachment(s):**

None

**HCPF Contact:**

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