



OPERATIONAL MEMO

Title: 2026 Social Security Cost of Living Adjustments	Topic: Eligibility Policy
Audience: Eligibility Sites, Eligibility Technicians and Supervisors, County Departments of Human/Social Services	Sub-Topic: Income & Resource Eligibility
Supersedes Number: N/A	Division: Eligibility Division
Effective Date: Jan. 1, 2026	Office: Medicaid Operations Office
Expiration Date: Dec. 31, 2026	Program Area: Long Term Care
Key Words: 2026 COLA, Cost of Living Adjustment, SSI, Home Maintenance Allowance, HMA, Patient Payment, PNA, Personal Needs Allowance, Spousal Protection, Community Spouse, CSRA, Home Equity Maximum	
Legal Authority: 2026 SSI and Spousal Impoverishment Standards	
Memo Author: Megan Crabtree	
Operational Memo Number: HCPF OM 25-073	
Issue Date: Dec. 9, 2025	
Approved By: 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 2026 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 2.8% for the 2026 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

Effective January 1, 2026	
Individual in own home	\$994
Individual in home of another	\$643
Couple in own home	\$1491
Couple in home of another	\$1140
In-kind Support and Maintenance Maximum (ISM)	\$351
300% Limit	\$2982
Old Age Pension	\$1032

Nursing Facility

Income Trust Gross Limits and Average Private Pay Rate	January 1, 2025	January 1, 2026
Region I Counties: Adams, Arapahoe, Boulder, Broomfield, Denver and Jefferson	\$11,556.20	\$11,522.44
Region II Counties: Cheyenne, Clear Creek, Douglas, Elbert, Gilpin, Grand, Jackson, Kit Carson, Larimer, Logan, Morgan, Park, Phillips, Sedgwick, Summit, Washington, Weld and Yuma	\$10,397.93	\$10,633.36
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	\$9,290.77	\$9,780.17
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	\$10,655.56	\$11,322.60
Average Private Pay Rate	\$10,475.11	\$10,814

Nursing and Intermediate Care Facility Personal Needs Allowance (PNA)

2025 PNA Base Amount	Adjustment Percent	2026 PNA
\$108.73	3%	\$110.36

Medicare

	January 1, 2025	January 1, 2026
Medicare Part A - Hospital Insurance Seniors and certain individuals under 65 with fewer than 30 work quarters of Medicare covered employment	\$518.00	\$565
Medicare Part B - Physician services, outpatient hospital services, certain home health services, durable medical equipment and other items	\$185.00	\$202.90
Medicare Skilled Nursing Facility Coinsurance Days 21 thru 100 each benefit period	\$209.50	\$217

Home Maintenance Allowance (HMA)

Individual Needs Standard (INS)	\$3010
105% FPL for HH of 1 (2025)	\$1370
HMA Maximum (INS minus 105% FPL, rounded down)	\$1640

Home Equity Maximum

January 1, 2025	January 1, 2026
\$1,097,000.00	\$1,130,000

Spousal Protection

	January 1, 2025	January 1, 2026
Community Spouse Resource Allowance (CSRA)	\$157,920.00	\$162,660
Minimum Monthly Maintenance Needs Allowance (Maximum)	\$3,948.00	\$4066.50
	July 1, 2024	July 1, 2025
Minimum Monthly Maintenance Needs Allowance (MMMNA)	\$2,555.00	\$2,643.75
Shelter Allowance (30% of MMMNA)	\$766.50	\$793.13

Action To Be Taken:

CBMS has been updated to the 2026 SSI COLA adjustments as of January 1, 2026. Eligibility workers should be utilizing these updated figures for eligibility determinations starting for the month of January 2026.

Attachment(s):

None

HCPF Contact:

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