

Change in MassHealth Regulation Positively Impacts Nursing Home Residents

By Philip C. Amaru, Elder Law Attorney

Seniors and their families should be aware that in 2018, there was an increase in the personal needs allowance for nursing home residents who are on MassHealth and Supplemental Security Income. An individual on MassHealth in a nursing home is required to pay the home a Patient Paid Amount (PPA) out of their monthly income for their stay, less a Personal Needs Allowance (PNA), which in 2018, is \$72.80 per month. The PNA is for a resident to use for items not available at the home, such as clothing, hair styling or a favorite lotion. The home cannot charge personal laundry costs to the PNA.

Typically, when MassHealth calculates the insured's payment to the nursing home, they begin with the insured's gross income (Social Security pension, etc.). Then they allow for a couple of deductions, including funds for payment of health insurance premiums and a personal needs allowance. The net is what gets paid to the nursing home each month. The increase in this allowance will help to offset the rising cost of living.

And that's welcome news for area seniors.

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