



Date: December 18, 2025

DMS Operations Memo 25-24

To: Income Maintenance Supervisors
Income Maintenance Lead Workers
Income Maintenance Staff
FSET Agencies

Affected Programs:

- | | |
|---|--|
| <input checked="" type="checkbox"/> BadgerCare Plus | <input type="checkbox"/> Caretaker Supplement |
| <input type="checkbox"/> FoodShare | <input type="checkbox"/> FoodShare Employment and Training |
| <input checked="" type="checkbox"/> Medicaid | |
| <input type="checkbox"/> SeniorCare | |

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Bureau of Eligibility and Enrollment Policy
Division of Medicaid Services

Change to Medicaid Long-Term Care Home Equity Limit

CROSS-REFERENCE

- Medicaid Eligibility Handbook, [Section 16.8.1.4 Home Equity Over \\$750,000](#)
- BadgerCare Plus Handbook, [Section 42.1 Long-Term Care Eligibility Requirements for Childless Adults Eligible for BadgerCare Plus](#)
- 42 U.S. Code § 1396p(f)
- Wis. Stat. § 49.47(4)(bc)1

EFFECTIVE DATE

January 1, 2026

PURPOSE

This operations memo announces an increase to the Medicaid long-term care (LTC) home equity limit to align with federal requirements.

BACKGROUND

The Deficit Reduction Act (DRA) of 2005 introduced home equity limits for people requesting Medicaid coverage of LTC. To determine the LTC home equity limit, states were required to choose a base amount between \$500,000 and \$750,000, to be adjusted annually for inflation starting in 2011.

In response to the DRA, Wisconsin enacted a fixed LTC home equity limit of \$750,000. As of January 1, 2026, Wisconsin's existing LTC home equity limit will be below the 2026 federal minimum of \$752,000, which is equivalent to the minimum DRA base amount of \$500,000, adjusted for inflation starting in 2011.

The Wisconsin Department of Health Services (DHS) is updating the LTC home equity limit effective January 1, 2026, so it is not lower than the federal minimum, and will make necessary adjustments in the future.

POLICY

Effective January 1, 2026, the LTC home equity limit is \$752,000.

CONTACTS

DHS CARES Problem Resolution Team

DHS/DMS/BEEP/EB

DHS/DMS/BEOT/JN