

NEBRASKA DEPARTMENT OF HEALTH AND HUMAN SERVICES

# GUIDANCE DOCUMENT

“This guidance document is advisory in nature but is binding on an agency until amended by such agency. A guidance document does not include internal procedural documents that only affect the internal operations of the agency and does not impose additional requirements or penalties on regulated parties or include confidential information or rules and regulations made in accordance with the Nebraska Administrative Procedure Act. If you believe that this guidance document imposes additional requirements or penalties on regulated parties, you may request a review of the document.”

Pursuant to  
Neb. Rev. Stat. § 84-901.03

**EFFECTIVE DATE: January 1, 2026**

**SSI Federal Benefit Rates:** The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) is the maximum amount payable to an individual with no other income and is based on the individual's living arrangement. Below are the revised 2026 FBRs. These rates are utilized to calculate Assistance to the Aged, Blind and Disabled (AABD) grants.

<b><u>FBR:</u></b>	<b><u>AABD Participants:</u></b>
<b>\$994.00</b>	<ul style="list-style-type: none"> <li>• Single individual</li> <li>• Single individual whose SSI has been reduced due to unearned income type "in-kind aid"</li> <li>• Disabled child</li> <li>• Married individual and ineligible spouse with deemed income less than \$455.64</li> <li>• Married Individual and ineligible spouse with deemed income is greater than \$455.64 and unearned income type as "one- third reduction" or "in kind aid"</li> </ul>
<b>\$662.70</b>	<ul style="list-style-type: none"> <li>• Single individual whose SSI is being reduced due to unearned income type "one-third reduction"</li> <li>• Married individual and ineligible spouse whose SSI is being reduced due to unearned income type "one-third reduction"</li> <li>• Disabled Child whose SSI is being reduced due to unearned income type "one- third reduction"</li> </ul>
<b>\$1,491.00</b>	<ul style="list-style-type: none"> <li>• Married Individual with an ineligible spouse with deemed income greater than \$455.64</li> <li>• Married individual with eligible spouse in which spouse only receives RSDI</li> </ul>
<b>\$745.50</b>	Married couple in which both are eligible for SSI in their own right. - EACH
<b>\$497.00</b>	Married couple, both individuals eligible for SSI in their own right whose SSI has been reduced due to unearned income type "one-third reduction". - EACH
<b>\$30.00</b>	Single Individual in an institution (LTC, Hospital, etc.)
<b>\$60.00</b>	Married both eligible for SSI in their own rights and residing in an institution (LTC, Hospital, etc.)

**2026 AABD or State Disability Program (SDP) Standard of Need:**

**Independent Living Arrangements:**

Unit Size:	<u>1</u>	<u>2</u>	<u>3</u>
Stand of Need :	\$764.00	\$1,187.00	\$1,622.00

**Maximum Independent Living Arrangement Shelter Allowance:**

<b>Single shelter amount:</b>	\$281.00
<b>Multiple shelter amount:</b>	\$349.00

**Standard of Need for Specified/Alternate Living Arrangements:**

The Standard of need specified/alternate living arrangement includes a personal needs allowance of **\$75.00** a month. The \$75.00 personal needs allowance is intended for the recipient to keep and utilize for their own personal needs and should not be considered as part of the rental expense.

**Living Arrangements:**

**SON:**

<p><b>Maximum Board and Room</b></p> <p>Recipients are considered to be residing in a board and room living arrangement if they receives lodging, utilities, and food in exchange for a fee this includes but not limited to:</p> <ul style="list-style-type: none"> <li>• Continuous Homes (group home);</li> <li>• Host Homes;</li> <li>• Shared Living Arrangements;</li> <li>• Drug Treatment Centers not being paid by Medicaid;</li> <li>• Licensed Boarding Homes;</li> <li>• Campus Housing; or</li> <li>• Halfway Houses</li> </ul>	<b>\$1,009.00</b>
<b>Drug Treatment Centers (Medicaid Paying)</b>	<b>\$75.00</b>
<b>Non-Licensed Boarding Home</b>	<b>\$1,009.00</b>
<b>Certified Adult Family Home</b>	<b>\$1,137.00</b>

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Licensed Assisted Living Facility	\$1,447.00
Licensed Assisted Living Waiver	\$994.00
Licensed Group Home for Children and/or Child Caring Agency	\$1,073.00
Licensed Center for Developmentally Disabled	\$1,009.00
Licensed Mental Health Center	\$1,447.00
Long Term Care Facilities (Nursing Homes, Hospital, ICF/MR, etc.)	\$75.00

**SSI Referral Amount:**

Single Individual:	\$1,014.00
Married Couple:	\$1,511.00

**Monthly Allowance for Maintenance of a Service Animal:** \$50.00.

**Maximum Irrevocable Burial Trust Limits:** Effective September 1, 2025, the specified maximum amount for funds set aside for burial is \$6,696.00.

**Life Estate and Remainder Interest Table:** The life estate chart may be used whenever it is necessary to determine the value of life estate interest in real property.

To utilize the chart, locate the individual's age in the age column. Take the percentage listed under the corresponding life estate column and multiply it by the TOTAL value of the real property. This will give you the value of the recipient's life estate interest.

- For example: If a recipient has a life estate in real property and the life estate is deeded to the recipient's relatives within 60 months of the recipient entering a nursing home, this may be considered a deprivation of a resource. If the total value of the property is \$40,000 and the recipient is 72 years old, you would take \$40,000 x .57261, and the recipient's life estate interest was worth \$22,904.40. The remaining amount to the relatives is \$17,095.60 (\$40,000 X .42739 in the remainder column).

The life estate table may also be used if the owners wish to sell the property and need to know how much of the net proceeds the individual should receive or if the owners wish to purchase the life estate interest from the recipient.

<b>Age:</b>	<b>Life Estate:</b>	<b>Remainder:</b>
0	0.97188	0.02812
1	0.98988	0.01012
2	0.99017	0.00983
3	0.99008	0.00992
4	0.98981	0.01019
5	0.98938	0.01062
6	0.98884	0.01116
7	0.98822	0.01178
8	0.98748	0.01252
9	0.98663	0.01337
10	0.98565	0.01435
11	0.98453	0.01547
12	0.98329	0.01671
13	0.98198	0.01802
14	0.98066	0.01934
15	0.97937	0.02063
16	0.97815	0.02185
17	0.97700	0.02300
18	0.97590	0.02410
19	0.97480	0.02520
20	0.97365	0.02635
21	0.97245	0.02755
22	0.97120	0.02880
23	0.96986	0.03014
24	0.96841	0.03159
61	0.73267	0.26733
62	0.72002	0.27998
63	0.70696	0.29304
64	0.69352	0.30648
65	0.67970	0.32030
66	0.66551	0.33449
67	0.65098	0.34902
68	0.63610	0.36390
69	0.62086	0.37914

70	0.60522	0.39478
71	0.58914	0.41086
72	0.57261	0.42739
73	0.55571	0.44429
74	0.53862	0.46138
75	0.52149	0.47851
76	0.50441	0.49559
77	0.48742	0.51258
78	0.47049	0.52951

**Maximum Home Equity Value:**

Effective January 1, 2023, the specified home equity home value is \$688,000.00. For individuals who applied on January 1, 2006, or later, the equity value provision applies to the appropriate time equity value at the time of initial determination and redetermination.

<b>Age:</b>	<b>Life Estate:</b>	<b>Remainder:</b>
79	0.45357	0.54643
80	0.43659	0.56341
81	0.41967	0.58033
82	0.40295	0.59705
83	0.38642	0.61358
84	0.36998	0.63002
85	0.35359	0.64641
86	0.33764	0.66236
87	0.32262	0.67738
88	0.30859	0.69141
89	0.29526	0.70474
90	0.28221	0.71779
91	0.26955	0.73045
92	0.25771	0.74229
93	0.24692	0.75308
94	0.23728	0.76272
95	0.22887	0.77113
96	0.22181	0.77819
97	0.21550	0.78450
98	0.21000	0.79000
99	0.20486	0.79514

99	0.20486	0.79514
100	0.19975	0.80025
101	0.19532	0.80468
102	0.19054	0.80946
103	0.18437	0.81563
104	0.17856	0.82144
105	0.16962	0.83038
106	0.15488	0.84512
107	0.13409	0.86591
108	0.10068	0.89932
109	0.04545	0.95455

**3.003.03(A) Items that may be allowed as Special Requirements:**

**3-003.03(A)(i). Transportation:** The cost of medical transportation (mileage reimbursement) may be allowed as a special requirement if the individual will be utilizing their own vehicle to obtain medical services from the nearest approved Health Care Provider. For eligibility to be determined verification must be received verifying the appointment was attended.

**3-003.03(A)(ii). Furniture and Appliances:**

The cost of furniture replacement may be allowed as a special requirement if the dwelling in which the individual resides:

1. Lacks the item being requested.
2. The item being requested is no longer useable as it has exhausted its life expectancy or was destroyed due to extenuating circumstances such as a fire or flood.
  - For eligibility to be determined estimates from two reputable stores must be received indicating the cost of each individual item being requested.

The cost of appliance repairs or replacement may be allowed as a special requirement if the dwelling in which the individual resides:

1. Lacks the item being requested.
2. The item being requested is no longer useable as it has exhausted its life expectancy or was destroyed due to extenuating circumstances such as a fire or flood.
  - For eligibility to be determined documentation must be received from a serviceman/technician verifying the repairs that are needed and the estimated cost of those repairs. If the cost of the repair exceeds the cost of replacement and the individual is otherwise eligible the cost of replacement may be approved.

Please note: If the recipient is determined eligible for replacement or repair the recipient must be given 30 days to provide a receipt verifying that the items approved for purchase were indeed purchased. If a receipt has not been obtained an overpayment must be cited and the recipient will be ineligible to receive future assistance through special requirements.

**3-003.03(A)(iii). Expense of Moving:** The cost of moving personal belongings from one home to another or from a home into a facility may be allowed as a special requirement if:

1. The recipient is forced to move for reasons beyond their control; or
2. If the move is made to obtain shelter at a lower cost.

For eligibility to be determined a copy of the recipient's lease must be on file.

Please note: Only the cost of moving may be considered, assistance with cleaning, packing, and storage cannot be approved.

- Exception: A copy of the lease agreement is not required if the recipient is moving into a licensed facility.

**3-003.03(A)(iv). Back Taxes:** Back taxes may be allowed one time as a special requirement if all of the following circumstances apply:

1. The individual would unquestionably lose the home if taxes are not paid.
2. The plan to remain in the home is preferred by the recipient.
3. The taxes were not previously allowed as a shelter expense in the AABD budget.

❖ Back taxes, when allowed, may be paid in a lump sum or may be prorated.

For eligibility to be determined, verification of the amount of back taxes owed must be on file.

**3-003.03(A)(v). Subsistence to Obtain Medical Care:** The cost of meals and lodging may be allowed as a special requirement if the expenses are necessary to obtain approved health services at a location that would require the recipient to be away from their home for 12 hours or more.

The recipient is allowed \$12.00 a day to assist with the cost of meals. Additionally, the cost of lodging will be allowed if reasonable and if receipts are provided by the recipient. If the recipient needs an attendant to accompany them an additional allowance for the cost of lodging and food may also be provided.

- Exception: The cost of meals and lodging cannot be allowed if the facility is enrolled as an Ambulatory Room and Board provider.

**3-003.03(A)(vi). Maintenance of a Service Animal:** An allowance for medical or maintenance expenses for a service animal may be allowed as a special requirement if the animal has been individually trained or certified as a guide, therapy, or signal dog and verification has been obtained from the recipient's health care provider indicating that the recipient requires a service animal. See appendix for the monthly allowance.

**3-003.03(A)(vii). Guardian/Conservator Fee:** An actual fee or an amount not to exceed \$10.00 may be allowed as a special requirement when a recipient has a court-appointed conservator or guardian. The allowance may be removed if it is documented in the case record that the guardian or conservator does not wish to receive the \$10.00 allowance.

- Exception: If the guardian/conservator is required by the court to purchase a bond and file an annual report with the court, the actual amount approved by the court for these expenses may be allowed. The amount allowed by the court for the guardian/conservator's own expenses (in excess of \$120.00) may also be allowed as a special requirement.

**3-003.03(A)(viii). Medical Expenses of an EP:** Medical Expenses incurred by an Essential Person (EP) up to the total monthly countable net earned income, including SSI, may be allowed as a special requirement if:

1. The EP is a spouse, minor or adult child, grandchild, parent, sister, or brother of the active participant.
  2. The EP incurred medical expenses during the time they were eligible for AABD assistance.
  3. The EP provided verification that they have paid the bill.
  4. The EP is not potentially eligible for assistance in their own right.
- Please note: If the recipient has an income-producing health insurance policy the cost of the premium cannot be allowed.

**3-003.03(A)(ix). Cost of Home Repair:** The cost of minor home repairs may be allowed through special requirements if the recipient owns and occupies his/her home, and the repairs are essential to the occupancy of the home.

For eligibility to be determined two itemized estimates must be received indicating the estimated cost of the repair(s).

If the recipient is determined eligible for special requirement assistance the recipient must be given 30 days to provide a receipt verifying that the home repairs approved were completed. If a receipt has not been obtained an overpayment must be cited and the recipient will be ineligible to receive future assistance through special requirements.

**3-003.03(A)(x). Automobile Liability Insurance:** The cost of automobile liability uninsured and underinsured insurance may be allowed through special requirements if:

1. The recipient is the sole owner of the vehicle.
2. The vehicle is needed for medical transportation.
3. The vehicle is registered.
4. The recipient has a valid driver's license.
5. The recipient does not have a poor driving record.
6. There is only one working vehicle in the household.
7. The recipient has provided a quote or bill showing the amount of the premium.

Please note: The quote or bill may include any of the following coverages:

- Liability.
- Bodily Injury.
- Property Damage.
- Under Insure.
- Uninsured.
- Medical.

**3-003.03(A)(xi). Lifelines:** A special requirement allowance may be considered to assist with the cost of installation and ongoing monthly fees for lifeline telephone services.

- Please note: Link-Up Program, Nebraska Telephone Assistance Program (NTAP), or any Medic alert system that is set up to retrieve the recipient's medical information only cannot be approved.

**3-003.03(A)(xii). Vehicle Repair:** The cost of vehicle repairs may be allowed through special requirements if:

1. The repair is necessary to ensure that the vehicle is in a reliable operating condition for medical transportation.
2. The total cost of repairs does not exceed \$1,500.00 or the fair market trade-in value.
3. The recipient is the sole owner of the vehicle.
4. The vehicle is registered.

5. The recipient has a valid driver's license.
6. The recipient does not have a poor driving record.
7. There is no other working vehicle in the household.
8. The recipient is ineligible to receive transportation services through other entities or programs at no cost to the recipient.
9. The recipient has provided a quote from a certified mechanic verifying the estimated cost of repairs.

**3-003.03(A)(xiii). Home Modification and Assistive Technology Equipment:** Refer all home modification and assistive technology equipment that, is not covered by the Medicaid Durable Medical Equipment Program, to the Medicaid Aged and Disabled Waiver Program (AD Waiver).

Examples of items that are to be referred to AD Waiver:

- Van lifts.
- Home lifts.
- Ramps.
- Door widening.
- Bathroom modification.
- Entrance modification.
- Other modifications that are necessary to accommodate a recipient's wheelchair or other physical limitations.

**3-003.03(A)(xiv). Specialized Diet Allowance:** An allowance of \$30.00 a month may be approved through special requirements to assist with the cost of a special diet if:

1. The recipient would be in an imminent life-threatening situation without the special diet as verified by medical diagnoses and documentation.
2. The recipient has provided detailed documentation from a licensed physician or dietician regarding the special diet specifications.
3. There is sufficient evidence that foods on a special diet exceed the cost of foods on a regular diet.

The specialized diet allowance must be reviewed annually.

- Please note: Recipients who reside in a room and board, assisted living, assisted living waiver, or long-term care living arrangements are not eligible to receive the specialized diet allowance.