

Oregon Eligibility Partnership Transmittal

Date issued: 12/11/2025

Transmittal #: OEP-PT-25-045

Effective date: 1/1/2026

Transmittal type: Policy

Subject/Topic: Medical & SNAP: 2026 Annual Social Security Cost of Living Adjustment

Primary Audience

Eligibility

Leadership

Family Coach

LTSS Case Management

Support

Other: Area Agencies

on Aging: Type B; County DD program managers; ODDS Children’s Residential Services; County Mental Health Directors; ODDS, ODDS CIIS

Impacted areas

New/Updated Policy/Rule

Policy Clarification

Reference Materials

System(s), Specify

Other:

Reference material(s)

461-135-0780, 461-145-0220, 461-155-0250, 461-155-0270,
461-160-0420, 461-160-0580, 461-160-0400, 461-145-0490, 461-160-0610, and 461-160-0620 OPEN, DHS 5530

Summary:

Effective January 1, 2026, the Social Security Administration (SSA) will implement a 2.8% Cost of Living Adjustment (COLA) for Social Security recipients. This includes Social Security payments under Title II of the Social Security Act (both SSB and SSDI) and Supplemental Security Income (SSI) under Title XVI of the Social Security Act. In addition, the 2026 Medicare Part B premium will change to \$202.90 for most Medicare recipients and the Representative Payee Fee is increasing. Please see below for additional details.

Details:

ONE SYSTEM CHANGES

Over the weekend of 12/12/2025, ONE will update applicable standards tables to reflect the 2026 SSA Cost of Living adjusted amounts. All updated amounts will have a 1/1/2026 effective date. ONE will use the 2026 amounts when evaluating eligibility for 2026 eligibility months. ONE will continue to use 2025 amounts when evaluating 2025 eligibility months.

Over the same weekend, ONE will automatically update income and Medicare Part B premium expense information to reflect COLA adjusted amounts. COLA adjusted data is sent to ONE through one-time SDX and BENDEX COLA data exchanges.

The following automated activities will take place over the weekend. Please note that all of these activities may cause system slowness over the weekend.

- ONE will update 2026 SSA COLA related program standards.
- ONE will update SSI, SSB, and SSDI income on all cases. The existing income detail record will be end dated 12/31/2025. A new detail record will be added with a start date of 1/1/2026.
- ONE will update Medicare Part B expense data for both Medical and SNAP, as applicable, on all cases. The existing expense record will be end-dated 12/31/2025. A new expense record will be added with a start date of 1/1/2026. Please note that for Medical determinations, the updated Medicare Part B expense record will be used in evaluating Client Buy-in (CBI).
 - **Note:** Remember that ONE does not send out MED 064 notices when existing medical expenses change; however, the new liability amount will be communicated on the MED 005 Medical Notice of Eligibility.
- Once income and expense data has been automatically updated, ONE will run eligibility for all updated cases. Please note programs that are not in Approved/Active status and/or have an Override in place will not have eligibility run.

At this time, we anticipate that all income updates and eligibility evaluations will complete over the weekend of 12/12/25. Staff may see delays in the following processes, which should complete early in the week of 12/15/25:

- Production of ONE notices
- MMIS updates to reflect the COLA updated data.

After the COLA processes are completed, staff may make any necessary changes to the ONE record. This may include corrections to the COLA updated income, Medicare expenses, or other changes required on the case. Eligibility may be processed and authorized.

Special Considerations prior to the 2026 COLA income and Medicare updates

On November 16, ONE began determining eligibility for January 2026, even though COLA adjusted program standards, income, and expense amounts were not yet reflected in ONE. Until the weekend of 12/12/2025, January determinations will use both 2025 program standards and 2025 income amounts. This should ensure that most ongoing recipients remain eligible in January 2026 if eligibility is run before the automated COLA activities. Automated processing the weekend of 12/12/2025, will update program standards, update income/expenses, and run eligibility to evaluate for December 2025 and January 2026.

Note: Do not manually update income to reflect 2026 amounts before the automated updates starting on 12/12/2025. Updating income prior to the 12/12/25 system changes will cause ONE to evaluate January using manually updated 2026 income but with 2025 program standards. This may result in erroneous benefit closures.

Though staff are advised not to update SSA income amounts prior to the automated updates, there may be circumstances in which eligibility is evaluated for January 2026 before the mass processing takes place. These cases will require manual handling. If you are processing a renewal or other change and ONE is running eligibility for January, please carefully review January eligibility:

- If benefits are reduced in January and the case is in active approved status, ONE should re-run eligibility as part of the automated COLA processes.
- If the case or benefits are terminated for January 2026, the COLA process update will not be applied when the mass update is run this upcoming weekend.
 - If you are working on a case and income is updated for 1/1/2026, and the benefits terminate when EDBC is run, place the task you are working on hold. If there are no outstanding tasks, manually place the case on hold and do not authorize. Staff will need to rerun EDBC after the weekend of 12/12/25, when the new COLA update is implemented in ONE.
 - If the case has already been authorized and the January benefits have been terminated, and the case needs to be restored, it may be restored using the reason Agency Error.

BENDEX and SDX daily updates will not happen from 11/21/2025 until the COLA automated

processes initiated over the 12/12/2025 weekend are complete. Daily updates are suspended because SSA records received during this timeframe have 2026 COLA adjusted income and Medicare information. In past years, these daily updates were applied to ONE with a December 1st effective date, erroneously updating the case prematurely with COLA adjusted income and expense data. These daily updates will be automatically processed, in order, once the automated COLA updates are complete.

Application of Income Disregards for FPL based programs

The following medical programs have income standards that are based on the Federal Poverty Level (FPL):

- Medicare Savings Programs (QMBP, SLMB, QSMF)
- OSIPM Employed Persons with Disabilities (OSIPMEPD/HOPOSIPED/CEOSIPMEPD/HOPCEEPD)
- OSIPM Behavioral Health 1915i (OSIPMBHI/HOPOSIPBHI)

The annual FPL increase is generally announced in January or February each year and normally implemented in March. People who are currently enrolled in these programs have protected eligibility from January until the new standards go into effect in the spring. This protection is also applied to EPD participant fees. No income disregard will be applied for new applicants with a date of request (DOR) of 1/1/2026 or later.

Automated Medical Related Payments Updates

The following recurring Medical Related Payments (MRP) authorized in the Other Payments Module will be automatically updated if the authorization date range includes 2026 dates. This update should occur the week of 12/15/25. The process occurs over two nights. The existing authorization, with the 2025 amount, will be end dated 12/31/2025. A new authorization with the 2026 amount will be created for 1/1/2026. The new authorization will copy all other data from the original authorization record.

- MRP-002 B8 – MAGI Room and Board
- MRP-006 H1 – Title IV-E Room and Board/Incidentals
- MRP-007 H2 – Title IV-E Room and Board/Incidentals Supplement
- MRP-018 13 – CBC Room and Board
- MRP-033 H7 – Children’s Room and Board

The General Assistance (GA) payment standards for 2026 are also increasing. While ONE will not automatically update GA MRP records, ONE stores the two-person standard amounts. The two-person standards are used as the maximum issuance amounts for GA related MRPs. These amounts will be updated on the weekend of December 12, 2025. Please see below for the updated GA standards.

Long Term Services and Supports (LTSS) Service Liability

LTSS Service Liability will be updated based on the COLA adjusted program standards and income. When ONE runs eligibility and authorizes the benefits as part of the automated COLA processes described above, the Medical Notice of Eligibility (MED-005) with the new liability amount will be generated. Specific payment systems will be updated as follows:

- **Nursing Facilities:** MMIS will be automatically updated with the new liability amount.
- **Community Based Care Facilities:** When automated COLA processes are complete, new liability amounts will be available to the CBC system.
 - 512s for the month of January will be generated and mailed by Central Office. This process will end date the current ongoing service authorization and create a new authorization for 1/1/2026. This process will include eligibility data from ONE when creating 512s for January 1, 2026.
 - While liability information will be generated when eligibility is evaluated during the ONE automated updates described above, 2026 512s may be automatically generated at a later date.
 - Any changes made in ONE after the January 512s have been created will require the Case Manager to manually “touch” (Action Type 1) the 512 following normal processes.
- **In-home Care Settings, including PACE In-home:** Service Liability was eliminated for recipients receiving in-home services, including PACE in-home, on 1/1/2022.
- **PACE Nursing Facility and Residential:** Effective 1/1/2026, PACE individuals receiving Nursing Facility or Residential Care will be required to pay a liability. This is a change in policy, as liability for all PACE recipients was eliminated on 1/1/2022.

On 12/10/25, ONE will implement changes to calculate an obligated liability for PACE NFC and RES recipients. The 12/10/25 changes will also include a mass update eligibility run for

affected recipients. Please note that the eligibility run on 12/10/25 will use 2025 income and standards when calculating liability for 1/1/26. Notices will be mailed to clients reflecting this liability amount. This amount may not accurately reflect the liability that will be due 1/1/26. Eligibility will be run again over the weekend of 12/12/25, using the 2026 income and standards, as part of the automated COLA updates. Notices generated as part of the COLA process will reflect the correct PACE liability for 1/1/26. For more information about this change, please see [APD-PT-25-021](#).

Note: When the liability for all PACE eligibles was eliminated in 2022, static text was added to the ONE override screen advising staff that no liability is due for PACE recipients. That text will not be updated as part of the ONE changes implementing on 12/10/25 but will be updated at a later date.

ONE Medical COLA Considerations

ONE will perform a fix after the automated COLA processing is completed. This fix will target cases that were not updated as part of ONE automated COLA processing due to issues with the BENDEX and SDX COLA files or other processing errors. Cases that were not automatically updated, are in Active/Approved status, and meet at least one of the following criteria, will be included in this fix. This means that eligibility will consider the 2026 standards in January evaluations but may not have updated income. This may result in a lower liability.

- Case contains SSI, SSDI, or SSB income
- Case has a liability

LEGACY SYSTEM CHANGES

On the night of 12/26/2025, the DHR Client Maintenance system will be updated, as follows:

- OSIPM program standards will be updated to reflect 2026 values.
- SSI, SSB, and SSDI income on DHR records will be increased by 2.8%
- MSP (QMB, SMB, SMF) and EPD standards will be increased by the COLA percentage to ensure that people who are currently receiving these programs in legacy systems are not negatively impacted because of COLA income increases.
- Any cases that would have seen a negative impact due to the changes above will be removed from all automated processes and no updates will occur.

Additional information on APD Payment system changes related to COLA processing will be released in a separate transmittal.

MEDICAL PROGRAM STANDARDS CHANGES

The following Medical program standards will change effective 1/1/2026. The DHS 5530 Combined Standards form will also be updated, though the release date is not yet known.

SSI and OSIPM Related Standards Changes:

OSIPM Adjusted Income Standards		
Number in Need Group	One	Two
AB/AD/OAA	994.00	1491.00

The Long-Term Care Countable Income Standard (300% of SSI): \$2982.00

Community-Based Care Maintenance Standard: \$994.00

In-Home Services Maintenance Standard: \$1494.00

The Home Equity Exclusion Limit: \$752,000.00

Allocating and Deeming: The maximum allocation rate for non-applying children in OSIPM will increase to \$497.00 per month.

Room and Board and PIF: For Community-Based Care (CBC) cases other than Behavioral Health (BH) residential treatment, the COLA adjusted Room and Board and Personal Incidental amounts are as follows:

- CBC Room and Board: \$773.00
- CBC PIF: Remaining funds after R&B and service liability are deducted. This amount will be \$221.00 for most.

Nursing Facility PIF: The PIF for NF and Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF-IID) residents who are not receiving VA aid and attendance benefits is increasing to \$81.28.

Residential BH Treatment: For individuals in 24-hour residential BH settings, the R&B rate will be \$773.00.

Children’s Room and Board amount: \$994.00

Title IV-E Children’s Room and Board Allowance:

- 4ER – Title IV-E funded Room and Board: \$773.00
- 4ES – Title IV-E Room and Board Supplement: \$221.00

Resource Assessment:

- The maximum Community Spouse Monthly income allowance in OAR 461-160-0620 (3)(d)(A) will be \$4066.50.
- The Community Spouse’s maximum share of the couple’s combined countable resources in OAR 461-160-0580 (2)(c)(A) and (2)(f)(A) will be \$162,660.00.
- The Community Spouse’s minimum share of the couple’s combined countable resources in OAR 461-160-0580 (2)(c)(B) and (2)(f)(B) will be \$32,532.00.

Medicare Part B Premium Change for 2026

The Medicare Part B premium will be \$202.90 for most Medicaid recipients. Those coded with Client Buy-In (CBI) who became Medicare eligible prior to 2026 may have a lower Medicare Part B premium amount. This can happen when individuals are covered by certain Medicare Advantage Plans and the plans negotiate lower premiums. Everyone who begins receiving Medicare in 2026 will be charged the rate of \$202.90.

General Assistance Standards for 2026

The General Assistance Payment standards for 2026 are as follows:

2026 GA Payment Standards		
Payment Type	1-person standard	2-person standard
GA PIF	73.00	113.00

GA Utility	109.00	166.00
GA Housing	649.00	972.00

ERDC, REFC, REFM, SNAP, TA-DVS, TANF PROGRAM CHANGES

Representative Payee Fee Changes

When a participant is required by the Social Security Administration to receive payments through a representative payee, fees paid by a participant to a representative payee are excluded by ERDC, REFC, REFM, SNAP, TA-DVS, and TANF programs (see OARs 461-145-0490, 461-145-0510, and 414-175-0035).

Representative Payee Fee Changes for 2026

As of 1/1/2026, the Representative Payee Fees are increasing. The Standard fee is increasing from \$55 to \$57, and the Alcohol and Drug fee is increasing from \$103 to \$106. The fees in ONE will be updated to reflect the 2026 amounts.

Coding in ONE

On the Unearned Income source screen, the Representative Fee field displays when Income Type is 'Social Security Disability Insurance', 'Supplemental Security Income (SSI)' or 'Social Security Benefits (Survivor or Retirement)'. The dollar amounts for the two values of "Standard" and "Alcohol and Drug" will be changed in ONE so the new amounts will be used in the benefit calculations.

SNAP Shelter Expense for Community-Based Care (CBC)

Although this amount is used to determine the SNAP shelter expense for people in some group living arrangements, manually update this amount when a change is reported or at the next renewal.

The updated calculation effective 1/1/2026 is as follows:

- R&B shelter cost: \$773 minus \$298 (TFP for 1) = \$475

COLA SYSTEM CHANGE ASSISTANCE

The 2026 COLA processes can be confusing. If you see something happening that doesn't look correct based on the guidance in this transmittal or other existing guidance, please submit a Statewide Operations Support Team (SOST) ticket for assistance.

Authorized by

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Questions?