

## Applying for Medicaid

Some basic eligibility rules include the following:

- As of 1/1/09, a single resident is allowed to keep \$13,800.00 in total resources.
- If you apply more than 60 days prior to needing Medicaid, you will be denied.
- You may set up an “Irrevocable Preneed Trust.” (Information can be obtained from your funeral director.)
- **Do not** pay any bills during the Medicaid application process without first discussing it with your Medicaid case worker. (ex. Credit cards, rent, medical bills, etc.)
- Keep your health insurance (BC/BS, Preferred Care, Aetna, etc.). Medicaid will allow you to deduct your premium from the amount you pay to a nursing home.

Once Medicaid is approved by the Department of Social Services, the monthly income contribution will be billed to you. (We now ask that they pay during the pending period.)

### Single residents applying for Medicaid

While awaiting a decision from Medicaid, you are responsible for making payments to the nursing home for your care. Please use the following formula to determine the monthly amount. After Medicaid is approved, any necessary adjustments will be made.

$$\begin{array}{r} \text{Monthly Income (Social Security, pension, etc.)} \\ - \quad \$50.00 \text{ (personal spending} \\ \quad \text{allowance)} \\ - \quad \underline{\text{monthly health insurance premium}} \\ = \quad \text{monthly payment amount} \end{array}$$

### Married residents applying for Medicaid

For residents with a spouse who lives in the community, the formula is much more complicated. The monthly income allowed a spouse in the community is \$2,739.00. **The monthly amount will be due retroactively in full the month Medicaid is approved.** For 2010, the State Minimum Community Spouse Resource Allowance is \$74,820.00. The Federal Maximum Community Spouse Resource Allowance is \$109,560. Each case is determined on an individual basis. If you disagree with the amount Medicaid has calculated, please contact your Medicaid caseworker. Nursing homes generally bill only the amount established by Medicaid.

Additional resources:      Lifespan  
   OASIS