Long-Term Care Medicaid Eligibility – The Basics

Nursing Resident or CCSP Applicant

Married

Single

Does applicant have more than $2,000 in Countable Assets?

No

Asset Eligible (if other criteria are met)

Yes

Not eligible without planning or spenddown

Miller Trust is NOT necessary

Does applicant’s income exceed the monthly income cap?

No

Needs Miller Trust – See QIT Chart

Yes

Medicaid’s Income rules govern how income is used

See Medicaid Planning

What is “spend-down?” Simply put, it means you spend excess assets until your net worth falls below the Medicaid eligibility limits.

Exempt Assets

Must also:

Be U.S. Citizen or legally admitted alien

Care must be “medically necessary”

Must satisfy length of stay requirement

Resolve any gifting penalties if gifts were made within previous 60 months

Asset Eligible (if other criteria are met)

The Medicaid Rules are complex

The Rules change frequently

A wrong decision at the wrong time can be expensive

Proper planning can save you thousands of dollars every month

Good planning should be holistic and should look at other issues

Other specific exemptions

Furniture in home

Community Spouse’s Retirement Accounts

Reasonable burial plan (usually limited to $10,000 in Georgia)

Personal Items (clothes, most jewelry)

One vehicle

Home

Countable Assets

Does applicant have more than $2,000 in Countable Assets? In 2012, the CSRA is $113,640

No

Asset Eligible (if other criteria are met)

Yes

Not eligible without planning or spenddown

What is Medicaid Planning? It means applying the Medicaid Rules, as your estate is restructured, to accelerate Medicaid eligibility. This is usually done by an Elder Law Attorney

This chart is not a substitute for specific legal advice about your situation, meaning no attempt has been made to apply the law to your specific facts. Please consult an Elder Law Attorney if you have questions about Medicaid.