Miller Trusts (QITs)

1. Identify all sources of Income

2. Is income deposited into checking account?
   - No
   - Yes

3. Miller Trust is NOT necessary if income is below the Cap
   - No
   - Yes

   - Existing Checking account makes permitted payments
   - Miller Trust required for Medicaid eligibility if income exceeds the Cap
     - Yes
     - No

4. Correct deposits so income is deposited into applicant’s account

5. Is the Medicaid applicant’s GROSS over the Income Cap?

6. Begin Monthly Trust Administration
   - Begin Monthly Administration
   - Need competent A/R OR POA OR conservatorship

   - Create QIT and set up Trust Checking account

   - Original (primary) Checking Account pays the Trust Account

   - Trust Account is operating account and makes permitted payments

   - Income diversion to Community Spouse or dependent family member
   - Personal Needs Allowance
   - Non-covered medical expenses (after Medicaid approval)
   - Balance of income is paid to nursing home (patient cost-share)

   - Remaining balance at death MUST be paid to State Medicaid program

   - No other payments permitted (NO EXCEPTIONS)

Note: Permitted use of income is identical whether income is above or below the Cap