

IF YOU ARE A SINGLE PERSON AND NEED LONG TERM CARE: SOME BASIC INFORMATION ON MEDICAID

What is long term care?

Long term care includes medical and personal services for people who have a chronic illness or disability. People can get long term care services in their homes, or in care facilities like assisted living facilities, or nursing homes.

What is Medicaid?

Medicaid is a public health care program. There are federal and state laws which apply to Medicaid. It is administered in Lane County by the Senior and Disabled Services office.

Can Medicaid help pay for the long term care I need?

Yes, Medicaid can help pay for long term care. For information about Medicaid, or to apply for Medicaid, contact the Senior and Disabled Services office (phone 541-682-4038). You must qualify financially, and your care needs must be severe enough for you to meet program requirements.

Can Medicaid help me with my care needs if I am in a care facility? If I am at home?

Medicaid can help with your long term care needs no matter where you live. Medicaid can help you if you reside in a nursing home, residential care facility, assisted living facility, adult foster home, or in your own home. But, not all care providers accept Medicaid payment, so make sure the facility or care provider you choose does.

How much income can I have and still qualify for long term care help under Medicaid?

You can have up to \$2,094 per month in gross income. If you have more than \$2,094 per month, you can still qualify if you get an "income cap trust." Ask the Senior and Disabled Services office or an attorney about the "income cap trust."

If I qualify for help with my long term care costs under Medicaid, how much of my income can I keep and how much do I have to spend toward my care?

The amount of income you can keep depends on where you are living. If you are in a nursing home, you are allowed to keep only \$30 per month for your personal expenses. If you are in a residential care facility, assisted living facility or adult foster home, you are allowed to keep \$155.30 per month. If you live at home, you are allowed to keep \$698.00 per month. The rest of your income must be paid toward your care costs, with some exceptions.

How much property can I have and still qualify for long term care help under Medicaid?

Some property, but not all, is counted to decide if you qualify. If you live at home, your home is not counted - unless you began receiving help from Medicaid after January 1, 2006, and the equity value is \$525,000 or more, and your under 21 or disabled child does not live at home. Your car (usually), household items and personal property do not count toward eligibility. Prepaid burial arrangements don't count, and sometimes you can set aside money for burial. There is a \$2000 limit on other, countable property such as bank accounts, retirement accounts, etc. If you have more property than Medicaid allows, you can not qualify until you have "spent down" enough to meet program limits.

If I have more property than Medicaid allows, do I have to spend down on my care? Can I give away my money?

If you have more property than Medicaid allows, for example, if you have more than \$2000 in the bank, you do not have to spend down only on your care costs. You can spend your money on anything you need or want, for example a newer car or a new roof for your home if you live at home. Or, you can pay off your bills or your mortgage. But, if you give away money or property, you may be disqualified from receiving Medicaid. The length of time you may be disqualified depends on how much you gave away - the more you gave away the longer you will be disqualified. The length of time you will be disqualified also depends on when you gave it away - the rules changed as of July 1, 2006. The penalty for giving away money or property after July 1, 2006, is harsh and may make you ineligible for Medicaid when you need it. If you are considering making a gift of money or property now, but may need Medicaid help in the future, you should consult an attorney before making the gift.

If I get help with my long term care costs under Medicaid, can I keep my property?

You can keep the property listed above which doesn't count toward your eligibility, such as your home if you live at home, your car, up to \$2,000 in other countable resources, etc. At your death, the state has a claim for reimbursement for the amount spent by the state on your care. This claim is against any property you own at your death. The claim can not be made if you have a minor child, or blind or disabled child of any age, living after your death.

When should I contact Senior and Disabled Services or an attorney about Medicaid help with long term care?

If your income and property are within Medicaid limits and you need long term care, you should contact Senior and Disabled Services to help you arrange for in-home care or help you find a care facility that is right for you. If you have more income or property than Medicaid allows, you should get advice about income and property matters before you "spend down" all your property, since Medicaid law allows you to keep some of your property. If you wait too long to get advice, you may have already spent property you could have kept. Also, since Medicaid law penalizes those who give property away, you should get advice before you give away property if you think you may need Medicaid help. If you don't get advice about a gift you intend to make, you may be disqualified by that gift when you apply for Medicaid.

NOTE: THIS IS INTENDED TO BE A GENERAL OVERVIEW.
FOR ANSWERS TO SPECIFIC QUESTIONS,
CONTACT AN ATTORNEY OR SENIOR AND DISABLED SERVICES.

The figures used here are current as of 2/01/12, but they change from time to time.

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