

QUESTION: I'M THINKING ABOUT PLACING MY MOTHER IN A NURSING HOME. WILL MEDICAID PAY FOR HER CARE?

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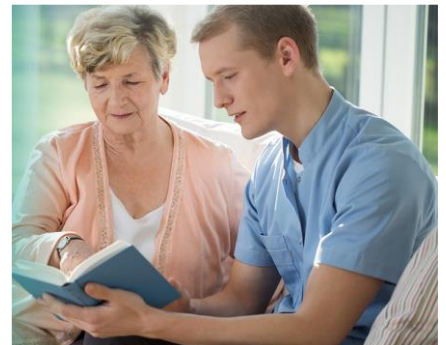
ANSWER:

Medicaid may pay for your mother's nursing home care, but only if your mother is both medically and financially eligible for benefits. Because Medicaid is both a federal and state program, eligibility rules vary from state to state. In general, however, your mother must be (1) at least age 65, or disabled, or blind, and (2) her income and the value of her assets must also fall below certain limits.

Even if your mother's income exceeds the allowable limits in her state, she may still be able to qualify for Medicaid. For instance, if she lives in a spend-down state, she will be required to spend her monthly income, less a small personal allowance, on nursing home costs. Medicaid will then pay the balance (if any) of the nursing home bill.

In addition, even if your mother holds substantial assets, she may still qualify for Medicaid if she gives those assets away or holds them in certain types of trusts. This is because assets that are inaccessible to her are not countable for Medicaid purposes. However, although a proper transfer of assets will preserve these assets for her loved ones, the transfer may also create a period of ineligibility before she can collect Medicaid. Be careful about any asset transfers, as federal legislation now exists that prohibits transfers specifically to qualify for Medicaid.

Because the rules surrounding Medicaid eligibility are complex, consult an attorney who specializes in Medicaid law before deciding to place your mother in a nursing home. Also, the particular nursing home must be approved by and accept payments from Medicaid. Not all nursing homes do.



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