

Case Studies: Medicaid Planning in Action

Wendy Thornton of Medicaid Matters will present several examples of how Medicaid Planning can help clients receive in-home care through the Community Care Program, along with examples of some of the “extras” Medicaid Planning can provide to people in nursing homes. Case managers will explore the what if’s: what if nothing is done until the client waits until they qualify for Medicaid; and what if the client can protect some assets and qualify for Medicaid. Pros and Cons will also be discussed.

The cases include:

Preventing termination of benefits

A disabled 62 yr. old woman with hoarding tendencies, who receives SSI, food stamps, Medicare, Medicaid, and resides in a subsidized building; and is now about to receive money in a divorce settlement;

A disabled 50 yr. old woman with severe depression, who receives SSDI, Medicare, and Medicaid; and is about to receive money from a deceased relative;

Rules regarding real estate

A disabled 60 yr. old woman, who receives SSI and Medicaid, is living with friends; and can no longer afford her home;

A married couple who recently moved into a retirement community, the wife is in need of adult day service due to depression and early dementia, they have \$109,560.00 in liquid assets, but they also still own their previous residence; and

A single woman with dementia residing in a nursing home, and her only remaining asset is her condo and \$30,000.00; and

Increasing the Community Spouse Asset Allowance

A married woman, whose husband is in a nursing home with dementia; although their assets are slightly over the Community Spouse Asset Allowance, her income is low;

Special rules for parents of disabled children

A widowed woman now living in a nursing home, who has a daughter who might qualify for disability benefits; the remaining assets are the family home and \$150,000.00.

Medicaid provisions described below will be used in the above examples to show how clients can qualify for Medicaid:

PM 07-02-20-b: Allowable Transfers

PM 07-02-04: Real Property

PM 07-02-15-a: Exempt Trusts

PM 07-02-17: Annuities

PM 07-02-22: Community Spouse Asset Allowance