

GENERAL MEDICAID GUIDELINES 2017

MEDICAID FINANCIAL ELIGIBILITY REQUIREMENTS

- 1) May be eligible for Medicaid if eligible for:
 - ATAP - Alaska Temporary Assistance Program
 - SSI - Supplemental Security Income
 - APA - Adult Public Assistance (State)
 - Pregnant women with family income less than 133% poverty level

- 2) Monthly income less than or equal to \$2205.00 An irrevocable trust may be set up for income in excess of \$2,205.00 which may meet the eligibility requirements. Legal advice is recommended.
 - Included income:
 - Only gross income in your name
 - Excluded income:
 - Permanent Fund Dividend
 - Alaska Native Dividend up to \$2,000.00 per calendar year

- 3) Resources less than or equal to \$2,205 if single. Less than \$3,022.50 if spouses are living together.
 - Excluded resources:
 - An individual's house if the resident intends to resume living in it, or if spouse or dependent relative continues to live there while the individual is in the facility.
 - Household and personal effects.
 - There is no limit on household goods, personal effects, and one automobile; these resources are totally excluded.
 - Life Insurance Policies or Burial Funds with a face value less than \$1,500.00 for each spouse (if married) or if the combined face value exceeds \$1,500.00 than the case surrender value.
 - Burial spaces or plots of both spouses.
 - Alaska Native Claims Settlement Act Stock.
 - If married \$120,900.00 of combined resources (excluding the exempt resources listed above).

- 4) Transfer of Resources to become eligible
 - Rules are complex so we recommend you talk to DPA or obtain legal advice.
 - Generally, transfers are allowed if:
 - not less than Fair Market Value
 - more than 3 years before entering a nursing home
 - to a blind or disabled child
 - excluded resources (except home)

- home is transferred to one of the following: spouse, disabled child, dependent, sibling with an equity interest who had resided there for one year prior to admission to the facility, or a son or daughter caretaker who had resided there for at least two years prior to the facility admission and provided care which permitted the individual to remain at home rather than in a medical facility.

INCOME RETAINED IF MEDICAID ELIGIBLE

- 1) All income is applied toward the cost of care except for:
 - \$200.00 per month for personal needs.
 - Enough to raise the spouse's income that is not living in the facility income to \$3022.50 (or more with dependents) to avoid spousal impoverishment.
 - Incurred medical expenses, which are recognized under state law but not covered by Medicaid, and are approved by DPA.
 - Alaska Native Dividends up to/equal to \$2,000.00 annually.
 - Medicare and other health insurance premiums.
 - SSI and APA benefit if you will be in the nursing home less than 3 months.
 - Maintenance of your home for six months, if you don't have a spouse or dependents and your physician certifies you will likely return home in six months.