Medicaid is the single largest payer of nursing home bills in America and the rules for getting Medicaid are complicated. This brochure will help address some of the common misconceptions that can keep families from receiving the benefits they need.

- I will have to spend down all my money before I can receive Medicaid.
  No, this is simply not true and even though some families do spend virtually all of their savings on nursing home care, Medicaid does not require it. There are a number of strategies that can be used to protect your family’s financial security. In addition, there are also many assets that are considered exempt for Medicaid eligibility purposes.

- Medicaid is going to take my home.
  In most cases your home is an exempt asset for eligibility purposes. You can own your home and receive Medicaid benefits! However, the State of Georgia has a Medicaid Estate Recovery Program. Fortunately, there are ways to protect your property and minimize your exposure to Estate Recovery.

- I can transfer all of my cash and assets right away to be sure I am eligible for Medicaid.
  The law has severe penalties for people who simply give away their assets to create Medicaid eligibility. There is a look-back period of five years. Gifting may be possible; however, it is critically important that you have the advice of an elder law attorney well versed in Medicaid rules.

- Medicaid is only for extremely poor people.
  No! As life expectancies and long-term care costs continue to rise, the challenge quickly becomes how to pay for these services. Many people cannot afford to pay $5,000–9,000 per month or more for the cost of a nursing home. Even those who can pay for a while may find their life savings wiped out in a matter of months, rather than years. Fortunately, the Medicaid Program is there to help. In fact, in our lifetime, Medicaid has become the long-term care insurance of the middle class.

- My spouse is in a Nursing Home and our combined income is too high for Medicaid.
  Only the income of the Medicaid recipient is considered when determining eligibility criteria. The income of the well spouse is not considered and will never increase the amount a Medicaid recipient is responsible for paying the facility.
  In cases where a potential Medicaid recipient’s income exceeds the income cap ($2,199.00 for 2016) funding a Qualified Income Trust is necessary.

- My spouse is living in the Nursing Home and on Medicaid, I no longer will have the money to pay my bills.
  Not necessarily. You may be eligible to receive a portion or all of your spouse’s income even if Medicaid is paying for the cost of their care. This can avoid the necessity for the community spouse to dip into savings each month, which would result in gradual impoverishment.

- If I go on Medicaid, I will not be able to put money aside to pay for my final expenses.
  Good News! Medicaid recipients are allowed to set money aside to take care of their final arrangements. Currently, you can set aside up to $10,000 in a burial fund and still qualify for Medicaid.

- The Nursing Home will apply for Medicaid for me and make sure that my insurance covers everything.
  It is your responsibility to be sure you plan to pay for your Nursing Home expenses. If you find yourself or a loved one in a situation where long-term care is imminent, it is wise to be sure you seek the advice of a professional to be sure you have a plan in place right away. While many Nursing Homes process Medicaid applications as a courtesy for their residents, the responsibility of supplying the State Agency with the application, the required documentation, and the information ultimately falls on the resident and their families.

Medicaid has truly become the long-term care insurance of the middle class. As we live longer and as care costs continue to rise, more and more families will look to Medicaid to pay the cost of Nursing Home care. Consult a Certified Elder Law Attorney (CELA) to determine if Medicaid qualification is an option for your loved one.

Contact us for a complimentary telephone consultation.

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