

## **Paying for a Nursing Home: Medicaid (Part 14) Tips for Filing the Medicaid Application**

Applying for Medicaid (or Medical Assistance, as it is called in Pennsylvania) can be a laborious process. While filling out the application form may at first look like a straightforward task, the fact that all the information has to be not only completely accurate but also fully supported by written verification can pose problems and create frustration among applicants.

Here are tips for some of the types of verification you will need to assemble in advance to ensure that the application process goes smoothly. (Note: It is particularly important that the application be filed within three months of the date the applicant was eligible for Medicaid. Unpaid medical bills beyond this date, such as amounts owed to the nursing home, will not be covered by Medicaid.)

**Identifying Information:** Copies of the following will need to be attached to the application. (If any have been lost, new documents will need to be obtained.)

Birth Certificate or Baptismal Certificate

Social Security Card

Medicare Card

Health Insurance cards

Military discharge papers, if any.

**Insurance Policies:** Attach copies of any policies for the following:

Life Insurance

Health Insurance

Long-term Care Insurance

Medicare Supplement Insurance

**Burial Arrangements:** Attach copies of:

The agreement with the funeral home

Cemetery plot deeds

**Current Financial Accounts**

Copy of statements from each bank showing the current balance for checking accounts, savings accounts, CD's, money market accounts, IRA's, etc.

In addition, you will need to attach a copy of statements from each bank for the prior three years, along with copies of your cancelled checks. (Note: If any account has been closed in the prior three years, be prepared to explain to the Assistance Office what happened to the money.)

Stocks and Bonds: Attach copies of all stock certificates and bonds, along with verification of their current value. (Note: information on value can be obtained from the Internet.)

## **Real Estate**

Copy of deeds for all property owned.

Verification of the value of the property: either copy of a recent appraisal, or copy of tax assessment records for each parcel.

If property is up for sale, attach a copy of the Sales Agreement.

**Shelter Expenses:** If the applicant has a spouse, written verification of the following needs to be attached to the application:

Current rent or mortgage

Current property taxes

Cost of homeowners insurance

Cost of basic telephone service

Cost of utilities: gas or other heating fuel; electricity; water/sewer charges; garbage collection.

**Income Information:** Supply information about both the gross and net amount for Social Security, Pension, and other income. (Note: If an annuity has been "annuitized" – that is, converted into a series of regular payments – those payments are income. If it has not been annuitized, then the value of the annuity must be reported as a resource.

**Gifts:** This is perhaps the most important question that must be answered. Failure to report a gift made during the applicable time period could be considered not only fraud but could also subject the applicant to criminal prosecution.

Any gift made directly to another person during the prior three years (36 months) must be reported.

Any gift made directly to a trust during the prior five years (60 months) must be reported.

For all gifts, include the amount of the gift, the date it was made, and attach documentation to verify the information (such as copies of cancelled checks and the bank statements of both the applicant and the person receiving the gift to show the check going out and the check being deposited).

As the above indicates, preparing a Medicaid Application is a time-consuming and painstaking procedure. But all of this advance work pays off in a smoother and less stressful process of determining Medicaid eligibility.

Note: This information is for general informational purposes only and does not constitute legal advice. For specific questions you should consult a qualified elder law attorney.

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