

A Checklist of the Utmost Importance

BY BEN KINIRY, ESQ.

If you have been reading these articles, then you have received a fair amount of education regarding the Medicaid program (if you have not retained the information you can go to <http://thebowtimes.com/news/elder-law/> and review the elder-law articles going back to April 2015).

In short, Medicaid is the program that often pays for Nursing Home care for those who can't afford to pay for the care. There are asset, income and physical requirements that must be met. Therefore, if you don't have long-term care insurance and/or significant assets, then you may need to prepare to apply for this benefit.

Applying for this benefit is no simple task, rather, it is intensive, *paper intensive*. You must have records, **RECORDS, RECORDS!**

If you don't have the requested records, then you may very well be denied. Some of those that have undertaken this process would no doubt tell you that the process of collecting all of the needed information is a daunting task to say the least (for many families, not all) and would strongly advise you to take action today.

Do you like checklists? I love checklists as I find them incredibly useful tools. Following is a checklist of items that Laboe & Tasker provides to our clients at the outset of the process of aiding them in applying for Medicaid.

I highly recommend that you cut out the checklist found below and start compiling this information today. Those who will take on assisting you at the time of applying will certainly appreciate your efforts.

Information Required to Complete Application for Medicaid

(Married Couple w/One Spouse in Nursing Home)

- Copy of Birth Certificate of Applicant and Spouse



- Copy of Social Security Card of Applicant and Spouse (front and back)
- Copy of Medicare Card of Applicant and Spouse (front and back)
- Verification of private health insurance, if any (front and back of card), for Applicant and Spouse; documentation of monthly/annual premium for each insured is required
- Current invoice for health insurance demonstrating the amount of the premium per month.
- Verification of any *transfer of resources for the past five (5) years* (i.e. real estate transfers, substantial gifts, sale of vehicles, etc.) from the Applicant and/or Spouse
- Verification of all income for Applicant and Spouse (Social Security, annuity, VA, pension, etc.); a statement from the Social Security Administration will be necessary for verification of gross amount
- Are taxes taken from gross amount? Voluntarily or involuntarily?
- Statements of **all** financial accounts (checking, savings, CD, stocks, etc.) for **five years** prior to anticipated date of application and/or admission to nursing home. Copies of all future statements and check ledgers should be forwarded to this office each month until Applicant is deemed "eligible."
- Letter or statement from hospital indicating first date of institutionalization occurring for 30 or more days (either in hospital, nursing home or combination of both).
- Letter from nursing home

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- indicating date of admission (when applicable)
- Verification of admission and release from hospital (if prior to entering nursing home)
- Copies of registrations, titles, bills of sale (if sold within past 5 years) and loan pay-off information for all cars, trucks, campers, boats, motorcycles, snowmobiles, etc.
- Copies of deeds, most recent real estate tax bills for all property and land currently owned.
- Copy Homeowner's annual insurance premium notice (only if spouse will remain living in the home).
- Burial contract or other "pre-paid" funeral expenses for Applicant and/or Spouse;
- (if the Applicant and/or Spouse does not have a "pre-paid" funeral contract, you may wish to consider this as it is a permitted expense in terms of applying for Medicaid)
- Copy of Cemetery Plot Deed
- Marriage Certificate
- Copies of life insurance policies and proof of current cash surrender value (needed for Resource Assessment date and date of intended eligibility for benefits)
- Complete Authorized Representative Declaration
- Complete Authorization for the Release of Information
- Military papers: discharge papers, application for VA or proof of benefits
- Copy of Durable Powers of Attorney for Applicant and Spouse
- Copy of Will and/or Trust for Applicant and Spouse
- Statement about the Applicant: highest level of education completed?
- Address of Applicant's last subsidized residence?
 - How long did he live there?
 - Prior address?

The information provided in this article does not constitute legal advice. If you want legal advice call me at 224-8700.

Student Writers Wanted for



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