



CommCare Corporation

Medicaid

Medicaid: A federal & state program for individuals requiring both medical and financial assistance

Skilled Nursing Care is a program covered by Louisiana Medicaid to assist individuals requiring financial assistance with long term health care needs.

Medicaid criteria include:

- Monthly gross income of \$2,205 for an individual or \$4,410 for married couples. (People with income above the threshold may qualify for long term care through medically needy spend-down.)
- Maximum assets of \$2,000 for an individual; or if both spouses reside in the nursing home, \$3,000 for married couples.

Protected Resources for a Spouse in the Community:

- A couple can maintain up to \$120,990 in countable resources
- Excludes the value of home, household goods, personal goods, one car and burial funds.

What Counts as Income?

- Social Security Benefits
- State or Local Retirement Benefits
- Royalty or Rental Income
- Private Pensions
- Federal Employee Annuities
- Gifts or Contributions
- Railroad Benefits
- Certain Veteran Benefits
- Earnings or Wages

What Counts as a Resource?

- Bank Accounts & CDs
- Burial Policies
- Vehicles, Boats & RVs
- Life Insurance Policies
- IRAs
- Property or Rental Income
- Oil, Gas or Mineral Rights
- Stocks & Bonds
- Jewelry & Antiques

What Can Be Excluded?

- Homestead in Louisiana in which the individual intends to return,
- Life insurance with combined face value of \$10,000
- Separate, irrevocable burial funds of \$10,000 for the beneficiary
- One vehicle is excluded

Other Criteria

- Individual must be contracted for a nursing facility stay of at least 30 days.
- Individual must meet medical necessity
- Individual must be a resident of Louisiana and a U.S. citizen or alien with approved status (i.e. legalized or permanent resident alien)
- Includes a look-back period of 60 months.

Patient Liability

- Individual – Total gross income, less health insurance premiums and \$38 a month for personal needs.
- Individual with a Community Spouse – Total gross couple income, less \$38 a month for personal needs; less \$3,022.50 for community spouse; less certain amount for dependents living with a community spouse.