

# Medicaid for Anyone

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## 1 Major Changes in 2013

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One major change in 2013 was the birth of the MLTC known as Manage Long Term Care. Before the change MLTC was created to assist people who were Medicaid eligible and/or eligible for both Medicare and Medicaid, and were chronically ill or disabled in need of long-term care services, such as nursing homes, but wished to stay at home. Today, anyone applying for Medicaid home care services will either choose or be placed in one of Medicaid's approved MLTC plans.

### What is managed long term care (MLTC)?

Managed long-term care (MLTC) helps chronically ill or disabled people in need of long term care services, home-care or adult day care, who wish to stay at home for as long as possible.

MLTC provides a coordinator who will plan your needs and services and arrange/coordinate such things as health and social services. MLTC provides choices and flexibility getting the care you need from one place.

## 2 MLTC – The Process

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"MLTC also known as  
Manage Long Term Care"

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Upon applicant's approval for Medicaid home care services, a notice from NY Medicaid will be mailed informing the applicant they need to select, from a list of MLTC's within 60 days or Medicaid will choose one for them.

Applicants will be given a list of the following plans from which to choose:

- 1) **All Inclusive Care for the Elderly (PACE); and**
- 2) **Medicaid Advantage Plus (MAP)**

Please see *MLTC – The Process* on page 3

### 3 Transfer of Assets Penalty Period

Except for the regional rates Transfer of assets penalty periods continue to apply to the individuals applying for nursing home Medicaid medical assistance.

Assets transferred within the five (5) year "look-back" period, will result with a penalty period. Penalty periods are defined as the period of ineligibility for Medicaid coverage. Penalty periods are determined by dividing the amount transferred by Medicaid's Regional Rates (see chart below for your county's Regional Rate).

Example: NYC's Regional Rate is \$11,350 (Regional Rate is the average nursing home cost in NYC). If, for example, a person transferred \$111,350 dollars in the past five years, that person would be ineligible for Medicaid nursing home assistance for ten (10) months.

#### "Look Back Period"

Applicants applying for Medicaid nursing home medical assistance must disclose five (5) years of ALL financial statements and transactions. Medicaid will determine if the applicant transferred any assets and will impose a penalty period (period of ineligibility). During the penalty period applicants are required to privately pay for their nursing home care.

The NEW Penalty Period begins on the date the applicant enters a nursing home and would otherwise be eligible for Medicaid coverage, but for the transfer.

Please see *Transfer of Assets Penalty Period* on Page 4

### 4 NYS 2013 Medicaid Regional Rates

#### Central \$8,432

Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga and Tompkins.

#### North Metropolitan \$10,737

Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.

#### Northeastern \$8,950

Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington.

#### New York City \$11,350

Bronx, Kings (Brooklyn), New York (Manhattan), Queens, Richmond (Staten Island).

#### Long Island \$12,034

Nassau, and Suffolk

#### Western \$8,682

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

#### Rochester \$9,782

Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, and Yates.

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Jack Lippmann, of Elder Care Services, Inc., Medicaid Professional - Consultant with over 18 years of Medicaid eligibility experience.

## 5 2013 Medicaid Income & Resource Levels

Basic numbers for applicable Medicaid recipients and their spouses:

Community Medicaid and

Home Care Medicaid :	Resource level for 1:	\$ 14,400.00
	Resource level for 2:	\$ 21,150.00
	Income for 1:	\$ 820.00
	Income for 2:	\$ 1,175.00
Nursing Home Medicaid :	Resource level:	\$ 14,400.00
	Income:	\$ 50.00
Supplemental Security Income (SSI),	Resource level:	\$ 2,000.00
Minimum federal Community Spouse Resource Allowance:		\$ 74,820.00
Maximum federal Community Spouse Resource Allowance:		\$ 115,920.00



*Income & Resources.*

Community spouse minimum monthly

maintenance needs allowance (MMMNA):	\$ 2,898.00
Home Equity limit:	\$ 802,000.00

*MLTC - The Process* from page 1

### Key benefits received from Manage Long Term Care in NYS.

One major difference and extremely beneficial to the home care recipient is the “Care Management”. A service coordinator or a team will coordinate all of the care needed. The coordinator work’s with the applicant’s doctor(s) and family members to create a plan of care best suited for the applicants.

### Some Services provided by MLTC:

- Care coordinator
- Nursing care
- 24/7 support line
- Home health care
- Nursing care
- Home health aides
- Medication management
- Personal care
- Housekeeping
- Personal Emergency Response Service
- Schedule transportation to doctors
- Home delivered meals
- Nutritional counseling
- Medical equipment and supplies
- Home safety modifications
- Dental care

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*Transfer of Assets Penalty Period* from page 2

In other words, the applicant must pay privately for the period of ineligibility and may need to use all of the assets they had transferred during the look back period.

Although the look back period is 60 months (5 years), it does not necessarily mean the penalty period lasts for 5 years. Depending on the amount transferred the penalty period can extend for a period longer than 5 years.

## 6 The Home or Primary Residence

The Home or Primary Residence continues to be an exempt assets when applying for Medicaid medical assistance providing the equity in the home is less than \$802,000; however, if the home or primary residence is not protected properly Medicaid can reach out and secure their expenses from the proceeds of the home or primary residence at a later date.

Several kind of transfers of the home or primary residence would not create a penalty period are actually considered exempt transfers:

- 1) spouse;
- 2) child under 21, or disabled, or blind;
- 3) brother or sister who have an equity interest in the home and have lived in the home for at least one (1) year prior to applicant's nursing home admission;

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**Annuities and Promissory Notes** - were created to absorb some of the penalty period created by the transfer of assets.

Example: Individual transfers approx. \$100,000, will create a penalty period of approx. 10 months; however, the individual can place approx. 50% in a Medicaid approved annuity or promissory note and protect the other 50%. The 50% in the annuity or promissory note will pay the nursing home for the penalty period the 50% transferred created.

4) a child who cared for his/her parent, and lived with the parent at their home for a period of at least two (2) years prior to parent institutionalization.

### One Alternative of many:

Many middle-income families have more assets than allowed to qualify for Medicaid medical assistance or would like to retain some or all of their assets and still be eligible for Medicaid are encouraged to check Long Term Care Insurances. There are several insurance providers in NYS with several alternatives allowing applicant's the ability to retain some or all of their assets and at the same time receive Medicaid home-care or nursing home care medical assistance.

### Overview:

Medicaid eligibility is possible for "Anyone" who is willing to comply with Medicaid's rules and regulations. With proper and professional assistance applicants can achieve Medicaid eligibility and receive Medicaid medical assistance, while at the same time protect their income, resources and homes.