



CommCare Corporation

2020 Medicaid

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

Long term 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 \$2,349 for an individual or \$4,698 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 \$128,640 in countable resources
- Excludes the value of home, household goods, personal goods, one car and burial funds.

What Counts as Income?

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

What Counts as a Resource?

- | | | |
|-------------------------|-----------------------------|------------------------------|
| ● Bank Accounts & CDs | ● Life Insurance Policies | ● Oil, Gas or Mineral Rights |
| ● Burial Policies | ● IRAs | ● Stocks & Bonds |
| ● Vehicles, Boats & RVs | ● Property or Rental Income | ● 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 \$3,216.00 for community spouse; less \$2,113.75 for dependents living with a community spouse.