

## **HOW TO APPLY FOR MEDICAID**

Medicaid is a State and Federal medical assistance program that pays medical bills for eligible, needy persons. Programs for the elderly and disabled include:

- Community Medicaid for persons living in their own homes
- Nursing Home/Institutional Medicaid  
Nursing Home  
Assisted Living – under specific circumstances

**Call the Somerset County Board of Social Services for an application  
908-526-8800**

When applying for Medicaid, you must be very specific about which program you're applying for. For Assisted Living or Nursing Home, ask for the Nursing Home Unit or Adult Medicaid Unit.

### **Medicaid for Long Term Care (MLTSS)**

Managed Long Term Services & Supports, formerly Global Options Medicaid Waiver. A person must have high level of care needs which would qualify them for long term care in a skilled nursing facility. MLTSS provides home-based services to allow a person to remain at home or in assisted living facility.

Financial eligibility limits change annually. The annual income eligibility cap for 2015 is \$26,388. Liquid resources (defined as cash, stocks, bonds, etc.) for a single person may not exceed \$2,000.

To Apply: Aging & Disability Resource Connection in Somerset County  
1-877-222-3737 to request screening.

### **Community Medicaid**

Medicaid programs are available to persons living in their own home. Married couples must call the Board of Social Services to determine eligibility.

All income and resources must be verified. The Board of Social Services recommends that contact be made 3 months prior to the time that the applicant's liquid resources will be eligible.

### **WHEN YOU APPLY FOR MEDICAID**

Medicaid "looks back" five years into your financial history to determine what you have done with your assets. Persons who transfer countable resources at less than fair market value within 5 years prior to application for Medicaid are presumed to have disposed of these resources for the purpose of establishing Medicaid eligibility.

Depending on the amount and timing of transfer, there is a waiting period to become eligible for Medicaid.

Your income and resources must be verified by the following means:

- **General:** Proof of age, marriage/divorce, death certificate of spouse, copy of will, Medicare card, social security card, health insurance card.
- **Income verification:** Copy of social security check, long-term care insurance, pension and other income.
- **Resource verification:** Deposits and withdrawals from financial accounts for 5 years. Savings accounts, checking accounts, investment accounts, life insurance policies, stocks, bonds, CDs, IRAs, past 5 years of income tax returns, annuity accounts, deed to burial plot, copy of irrevocable funeral contract.
- **Needed when appropriate:** Proof of citizenship, Power of Attorney, alien registration card.

Face value of life insurance cannot exceed \$1500.

"Irrevocable" prepaid funeral arrangements are exempt from countable assets.