



Medicaid Myths

1 **I don't qualify for Medicaid because I own a home.**

Ownership of a home does not automatically preclude you from Homecare Medicaid eligibility or for Nursing Home Medicaid eligibility. There are Medicaid planning techniques that can be employed to protect your home and shield it from a Medicaid lien or denial of Medicaid. However, proper and advanced planning must be done.

2 **If I apply for Medicaid, they will take my home.**

The Department of Social Services do not "take" peoples homes. They could place a lien on property under certain circumstances or could file a lawsuit and obtain a judgment. However, they cannot automatically "take" someone's home.

3 **I have too much monthly income and money in the bank.**

Proper Medicaid planning, particularly, to qualify for Medicaid to pay for Home Care Services can reduce or eliminate excess income or excess income so that you can qualify for Medicaid Home Care. Such planning could include a Pooled Income Trust or a Medicaid Asset Protection Trust.

4 **There's a 5 year look back period for all Medicaid programs.**

The 5 year look back period only applies to applicants seeking Medicaid to pay for nursing home care. Presently, there is no look back period when applying for Medicaid to pay for Home Care Services. However, that could change in 2025.

5 **Medicare will pay for my nursing home and home care.**

Medicare will only pay for home care services for a brief period after a hospitalization but not long term. Medicaid is available for payment of long-term home care services and skilled care at a nursing home. Medicare also will not pay for a nursing home long term. Typically, Medicare only covers 100% of a nursing home stay for the first 20 days

6 **You receive substandard care if have Medicaid.**

No one receiving Medicaid should receive substandard care or care any different from someone paying privately. Anyone who believes they are receiving substandard care may file a report with the New York State Department of Health.

Medicaid

Eligibility Criteria/Documentation Required For Nursing Home Medicaid Applications

In 2025, for a single person seeking Medicaid to pay for long term care, an applicant must meet the following criteria:

Single

- 1) Income under \$1,800 / month
- 2) Assets under \$32,396

A Couple

- 1) Income under \$2,433 / month
- 2) Assets under \$43,781

1. Proof of Age

- US Passport
- Birth Certificate
- Driver's License
- Baptismal Certificate

2. Proof of Citizenship

- US Passport
- Birth Certificate
- Naturalization Papers
- Alien Registration Card
- Final Adoption Decree

3. Identity

- US Passport
- Photo License
- School ID
- US Military ID
- County ID

4. Marital Status

- Marriage Certificate
- Separation Papers
- Divorce Decree
- Spouse's Death Certificate

5. Financial Resources

Bank and Account Statements for each month for the last 5 years for all of the following:

- Checking Account Statements
- Savings Account Statements
- Money Market Accounts
- Certificates of Deposit

• Credit Union Accounts

- Stocks or Bonds
- Annuities
- IRA, 401K, 403B, Keogh Accts
- Title to Automobile & Value
- Deeds to Property Owned and Listing Agreement
- Property Proceeds / HUD-1
- Mortgages
- Special Needs Trusts
- Life Insurance Policies with Cash Value Statement
- Burial Plot Information
- Prepaid Funeral Contracts
- Explanations for all deposits and withdrawals over \$2000

6. Income Statements

- Most Recent Pay Stubs
- Social Security Award Letter
- Railroad Retirement Award Letter
- Temp. Disability Check Or Award Letter
- Pension Statement
- Unemployment Check Stubs
- Support/Alimony Checks Or Court Order
- VA Award Letter
- SSI Award Letter

7. Other

- Social Security Card (front and back)
- Medicare Card (front and back)
- Additional Insurance Cards/RX Card
- Insurance Premium Bill or Payment Coupon POA
- Guardianship Documentation

