

Medicaid for Long Term Care & MedQuest

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What is Medicaid and How do I qualify?

- ❖ Federally Funded, State Administered program
- ❖ Resident of Hawaii
- ❖ US Citizen, 5 year Permanent resident, Naturalized
- ❖ Means Tested
- ❖ Meet certain asset limits if over age 65, Blind or Disabled
- ❖ Meet level of care needs requirement for Long Term Care coverage

REPORT AND VERIFY ALL INCOME

- SOCIAL SECURITY – Patient and Spouse
- PENSIONS
- OTHER INCOME – Wages, Contributions

IF AGED OR DISABLED REPORT AND VERIFY ALL ASSETS

- BANK ACCOUNTS
- OTHER PROPERTY
- ANNUITIES
- LIFE INSURANCE (cash value is countable)
- BURIAL PLOTS AND PLANS
- STOCKS/BONDS

Community Medicaid

For persons over 65 or Disabled

- **HH1**
 - » Income limit \$1164.00
 - » Asset limit \$2000.00
- **H2**
 - » Income limit \$1578.00
 - » Asset limit \$3000.00

Community Medicaid

For Adults over 18 and under 65 and not disabled

- **No asset test**
- **HH1 Income limit \$1606.00**
- **HH2 Income limit \$2177.00**

Community Medicaid Children

- No asset test
- HH 2 - \$4938.00
- HH 3 - \$6234.00
- HH 4 - \$7531.00

HCBS vs. Nursing Home

Nursing Home Placement – traditional placement in nursing facility

Home and Community Based Services – in a Foster Family Home or in your home.

Foster Family – must pay Room and Board, plus cost share

In Home – limited services determined by QUEST Plan Case Management

Long Term Care Medicaid

Income: No limit unless over monthly average Nursing Home costs

- Single Person - \$50.00
- Couple - \$3090.00
- Foster Family Room and Board - \$418.00 plus Cost share
- HCBS in home – Cost share based on income and needs

Assets:

- Single Person - \$2000.00
- Couple - \$123,600.00
- Home Value – less than \$858,000.00

Home Property

- Cannot be in Trust of any type or value of property is countable
- Equity value over \$858,000.00 is counted toward allowable asset total
- Transfer of property may be a disqualifying factor

LTC Property Lien

- ✓ EVALUATION FOR LIEN
 - ✓ SPOUSE
 - ✓ MINOR CHILD
 - ✓ ADULT DISABLED CHILD
 - ✓ ADULT CHILD – LIVING IN HOME OVER 2 YEARS
 - ✓ SIBLING WITH 50% OWNERSHIP – LIVING IN HOME OVER 1 YEAR

Long Term Care Barriers

- Disposal of Assets
- Property in a Trust
- Incapacitated with no family
- No DPOA or Guardian
- 2-3 Months to Complete
- Notices

Qualified Medicare Beneficiary

Covers Medicare Premiums, Deductibles and Co-payments

- HH1
 - Income limit \$1164.00
 - Asset limit \$7560.00
- HH2
 - Income limit \$1578.00
 - Asset limit \$11,340.00

Specified Low Income Medicare Beneficiary

Covers Medicare Part B Premiums

- HH1
 - Income limit \$1396.00
 - Asset limit 7560.00
- HH2
 - Income limit \$1893.00
 - Asset limit \$11,340.00

QUESTIONS?

