MEDICAID SUCCESS at home

ESTATE RECOVERY AND HOME CARE IN PENNSYLVANIA

What you need to know & how Medicaid Success at Home can help!

Home Care Benefits

Both the Medicaid and the LIFE program provide help with long-term care in the home provided through an approved agency in Pennsylvania. Applicants qualify for this assistance when their countable assets fall below a pre-set asset limit, which is generally $8,000 for a single applicant and varies between $34,076 and $138,380 for a married applicant where only one spouse is seeking services. This asset limit does not include a house with equity less than $603,000, an automobile, a modest prepaid funeral, and personal items such as clothing, furniture, or home furnishings.

Once the person who needs care is below the appropriate asset limit, he or she can apply for benefits. Once approved, Medicaid or LIFE will provide home care to the benefit recipient free of cost. But unfortunately, even things you get for free often have a hidden cost.

Estate Recovery

Since 1993, every state is required by the federal government to have an estate recovery program. The program is required to recover from the recipient's estate benefits provided for anyone age 55 and over who has received assistance through Medicaid or LIFE for nursing home services or home and community-based services.

In other words, if you are over 55 and you receive home care benefits through Medicaid or LIFE, each payment the state makes on your behalf becomes an amount your estate owes to the state of Pennsylvania. Home care payments made by the state are like a loan or reverse mortgage on your home: you don't have to pay off the loan during your lifetime, but the state will collect against the value of the home when you die. This often leaves the children of the Medicaid or LIFE recipient without an inheritance, without understanding that all of the Medicaid or LIFE coverage provided to the patient was merely just an advance on home equity by the state.

Most people on Medicaid or LIFE do not have any recovery at their death, even if they own a home. "How," you ask? Through proper Medicaid Planning principles, a Recovery Avoidance plan is put in place to make sure that assets owned by the Medicaid/LIFE recipient do not get recovered at death.

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Recovery Avoidance to Protect the House

Nobody likes to pay more for something than they have to. In most cases estate recovery can be legally avoided because of the narrow scope of where and when the state recovers. Estate recovery can often be the biggest barrier for a prospective patient to sign up for state funded home care through Medicaid or LIFE.

There is no one-size-fits all solution, but the Medicaid Success at Home team can evaluate the benefit applicant/recipient's circumstances and devise a low-cost estate recovery protection plan that will ensure that the home (or other available assets) is not recovered from at death.

You can get home care and protect your home from estate recovery at the same time. Medicaid Success at Home has the experience, the tools and the know-how to help you do it. Additionally, if you are a law firm probating a client's estate or an estate administrator of an estate facing estate recovery for a deceased Medicaid or LIFE recipient, the Medicaid Success team can assist with solutions to help reduce or avoid the estate recovery claim entirely.

What is Medicaid Success at Home?

Medicaid Success at Home was designed to work with home care agencies and LIFE agencies to help their prospective clients with full Medicaid eligibility needs. Traditional Medicaid Planners often overlook this population of people who need help because most cannot afford the exorbitant fees typically charged for Nursing Home Medicaid Planning.

Created and run by the nation's leading Certified Medicaid Planners™, Medicaid Success at Home was designed to bring low-cost solutions to the home care marketplace as a one-stop-shop for all of your Medicaid eligibility issues. We provide a full portfolio of services that include:

- **Low-cost Application Assistance for Home Care applicants.**
- **Direct Application Assistance Services for Home Care Applicants.**
- **Over-Resourced Spenddown Solutions.**
- **Over-Income Solution.**
- **Estate Recovery Mitigation and Avoidance.**

LaToya: A Medicaid Success Case Study

LaToya worked hard at her job and paid off her mortgage after thirty years of payments. She lived the American dream of home ownership and was happy to ceremoniously burn the mortgage when the title was cleared after her final payment. She was the first person in her family to own her own home and was proud of it. When she retired, she had a modest nest egg, Social Security and a small pension. Her biggest asset is her paid-for house.

As LaToya's health got worse, she spent her own money on care until she spent down below the asset limit for Medicaid. She applied for and received approval for Medicaid, which was a godsend as it allowed for her to stay at home. Medicaid only looked at the few assets she had in checking and savings to determine if she was eligible and completely disregarded the house, which was worth over $100,000.

When LaToya entered into the home care program, the state provided her with an estate recovery notice. She was not sure what it meant, but she needed the care so badly that she agreed to receive services and worry about estate recovery later.

LaToya contacted Medicaid Success at Home to find out if her house would be lost to estate recovery. She learned that every month her debt to the state grows as the state pays for her care. A Certified Medicaid Planner™ reviewed her circumstances and developed a Recovery Avoidance plan to protect the house from estate recovery for the medical assistance the state paid for during LaToya's life.

When LaToya passed away a few years later, the entire house would have been lost to estate recovery. Instead, today LaToya's daughter, Destiny, now lives in her mother's home and owns it free and clear of the state's recovery claim. Without an asset protection plan, the house would have been liquidated and used to pay the state's estate recovery claim which was over $150,000 at the time of LaToya's death.

Get in Touch With Us

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