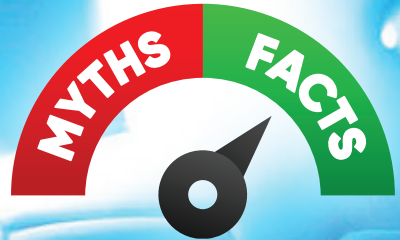


Medicaid Eligibility

Myths, Misconceptions and Misinformation



MEDICAID



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Medicaid is the single largest payer of nursing home bills in America and the rules for getting Medicaid are complicated.

MYTH I MUST SPEND DOWN ALL MY MONEY BEFORE I CAN QUALIFY FOR MEDICAID.

FACT No! You don't have to spend all your money before you can get Medicaid. Certified Elder Law Attorneys can help you save your hard-earned money. Some of your assets are not even counted by Medicaid and can be protected.

MYTH MY INCOME IS TOO HIGH TO RECEIVE MEDICAID.

FACT If your income is over the Medicaid income limit, a Certified Elder Law Attorney can help you set up a Qualified Income Trust (QIT) which can help you meet the Medicaid income test.

MYTH MEDICAID IS GOING TO TAKE MY HOME.

FACT Your home won't count against you for Medicaid eligibility. This means you can keep your home and still receive Medicaid. However, Georgia has a program called Estate Recovery that can put a lien on your home after you pass. Certified Elder Law Attorneys can help you protect your house from Estate Recovery.

MYTH I CAN TRANSFER MY PROPERTY AND SAVINGS RIGHT AWAY TO BE SURE I AM ELIGIBLE FOR MEDICAID.

FACT It is a bad idea and Medicaid law imposes severe penalties for people who simply give away their assets to create Medicaid eligibility. A Certified Elder Law Attorney who understands the Medicaid rules can help you navigate Medicaid's "5-year look-back period."

MYTH MEDICAID IS ONLY FOR EXTREMELY POOR PEOPLE.

FACT No! Medicaid is for people who need help paying for long-term care. People are living longer than ever before and most eventually need long-term care. Some nursing homes cost over \$11,000 per month which can quickly wipe out your savings. The Medicaid Program has become the long-term care insurance for the middle class.

MYTH MY SPOUSE IS IN A NURSING HOME AND OUR COMBINED INCOME IS TOO HIGH FOR MEDICAID.

FACT Only the income of the applicant is looked at when determining Medicaid eligibility. The other spouse's income does not count towards eligibility.

MYTH MY SPOUSE IS LIVING IN THE NURSING HOME AND ON MEDICAID, I NO LONGER WILL HAVE THE MONEY TO PAY MY BILLS.

FACT There is something called ‘income diversion’ which means you might be able to receive some or all of your spouse’s income. It depends on how much money you make, not your spouse’s income. This prevents spousal impoverishment.

MYTH IF I GO ON MEDICAID, I WILL NOT BE ABLE TO PUT MONEY ASIDE TO PAY FOR MY FINAL EXPENSES.

FACT Good news! If you receive Medicaid, you are allowed to put up to \$10,000 in a special burial fund and still qualify for Medicaid.

MYTH THE NURSING HOME WILL APPLY FOR MEDICAID FOR ME AND MAKE SURE MY INSURANCE COVERS EVERYTHING.

FACT Medicare doesn’t cover long-term care. Seek advice from a Certified Elder Law Attorney immediately to learn how the Medicaid application and eligibility process works. The nursing home may assist with the paperwork, but it’s your responsibility to complete the forms and give them the required information. If the Medicaid application is processed incorrectly or denied, you may be left with the bill.

MYTH MEDICAID IS ONLY AVAILABLE FOR NURSING HOME LEVEL CARE.

FACT There are community based Medicaid programs that allow recipients to receive care in the home for an average of 25-40 hours per week. An Elder Law Attorney can discuss these programs with you and help you determine which may be the right fit for your loved one.



**Call today for a complimentary telephone consultation with one of our intake coordinators
404.843.0121**

Medicaid has truly become the long-term care insurance of the middle class. As we live longer and as care costs continue to rise, more and more families will look to Medicaid to pay the cost of Nursing Home care. Consult a Certified Elder Law Attorney (CELA) to determine if Medicaid qualification is an option for your loved one.



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