

SILVER LININGS



CHRISTIAN CHURCH(DISCIPLES OF CHRIST)
PACIFIC SOUTHWEST REGION

PSWR OLDER ADULT
MINISTRY COMMITTEE
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WHEN WILL MEDICAID PAY FOR NURSING HOME CARE?

”What are the eligibility requirements to get Medicaid coverage for my mother’s nursing home care?” In response to this question, in the November 25, 2017 issue of Savvy Living, Jim Miller provided this information.

“The rules and requirements regarding Medicaid eligibility for nursing home care are complicated and will vary according to the state where your mother resides. With that said, here is a general, simplified rundown of the eligibility requirements.

Medicaid Eligibility -- Medicaid, the joint federal and state program that covers health care for the poor, is the largest single payer of America’s nursing home bills for seniors who do not have the resources to pay for their own care. Most people who entering nursing homes do not qualify for Medicaid right away. Instead, they pay out-of-pocket, or through long-term care insurance, until they deplete their savings and become eligible for Medicaid.

To qualify for Medicaid, your mother’s income and assets will need to be under a certain level. This amount is determined by the state where she resides. In most states, individuals cannot have more than approximately \$2,000 in countable assets, which includes cash, savings, investments and other financial resources that can be converted into cash.

Assets that are not taken into account when determining an applicant’s Medicaid eligibility include personal possessions, household goods, one vehicle, pre-paid funeral plans and a small amount of life insurance. Also, the applicant’s principal residence is non-countable to the extent that the home’s equity is less than \$560,00, or in some states, \$840,000.

Be aware that your mother’s home is not considered a countable asset to determine her eligibility so long as she intends to return home. If she cannot return home, Medicaid may be able to go after the home’s sales proceeds to help reimburse her nursing care costs, unless a spouse or other dependent relative lives there, or a different exception applies.

If your mother does qualify, all of her income sources, including Social Security and pension checks, must be turned over to Medicaid to pay for her care, except for a small personal needs allowance. This allowance is usually between \$30 and \$90 per month.

You also need to be aware that your mother cannot simply give away her assets to qualify for Medicaid faster. Medicaid officials will look at her financial records going back five years to root out suspicious asset transfers. If they find one, her Medicaid coverage will be delayed a certain length of time, according to a formula that divides the transfer amount by the average monthly cost of nursing home care in her state. For example, if your mother lives in a state where the average monthly nursing home care cost is \$5,000 and she gave away cash, or other assets, worth \$50,000, she would be ineligible for benefits for 10 months. This is the formula for determining how long she would be ineligible to receive benefits: \$50,000 divided by \$5,000 equals 10.

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“When Will Medicaid Pay for Nursing Home Care?” (Continued from page 1.)

Spousal Protection -- Medicaid also has special rules for married couples when one spouse enters a nursing home and the other spouse remains at home. In these cases, the spouse who is still residing at home may keep one half of the couple’s assets up to \$120,900 (this amount varies by state), the family home, furniture, household goods and one automobile. This spouse is also entitled to keep a portion of the couple’s monthly income, which may be between \$2,0030 and \$3,022, depending upon the state. Any income above that amount goes toward the cost of the nursing home recipient’s care.

What About Medicare? -- Medicare, the federal health insurance program for Seniors 65 and older, and individuals with disabilities, does not pay for long-term care. It only helps pay for up to 100 days of rehabilitative nursing home care, which must occur immediately after a hospital stay.

Find Help -- For more detailed information, contact your state Medicaid Office. See Medicaid.gov for contact information. You can also receive help from your State Health Insurance Assistance Program. See ShiptaCenter.org. They provide free counseling on all Medicare and Medicaid issues.”

DOES YOUR CONGREGATION HAVE MINISTRY TO AND WITH SENIOR ADULTS?

We know that several congregations in the PSW Region of the Christian Church have an active ministry to and with Senior Adults. Is your congregation among the ones that have this ministry? If so, how about sharing what you do to and with your Senior Adults with other Disciples’ congregations? If you’d like to let other congregations know what you are doing, send a one page resume about your ministry to and with Senior Adults to Ed Linberg, Editor, “Silver Linings.” You can send it as attachment to this e-mail address: emlinberg@earthlink.net. Or, if you prefer you can send it via the U.S. mail to this address: Ed Linberg, 2417 Bowdoin Street, La Verne, CA 91750. He will include as much of the information he receives about your program in future issues.

If your congregation does not have a ministry dedicated to the Senior Adults who are part of your faith community, but you’re considering starting such a ministry, you are invited to send your questions about Senior Adult Ministry to either the e-mail or snail mail addresses listed in the prior paragraph. Your Editor will either provide information you need about Senior Adult ministry, or turn your inquiry over to someone else who can help you. This is one way for us to discover what it means to be “sisters and brothers in Christ.”

ARE YOU AWARE?

For the past ten years, the Older Adult Ministry Committee of the PSW Region has been making grants of up to \$600 per month to Senior Adults who are part of congregations in the Regional Church. Are you aware of this program that assists Senior Adults whose resources no longer are adequate to meet their financial obligations? If not, call the Regional Office and ask for the information about the grants that are available to Senior Adults. The information packet provides everything one needs to apply for a grant from the Older Adult Ministry Committee. The OAM Committee reviews all applications. Those awarded grants received them for one year. After a year, the renewal of a grant requires a new application.

FEATURED HYMN

DECEMBER GRACES OUR LIVES WITH BOTH ADVENT AND CHRISTMAS. THE MUSIC FOR THESE SEASONS IS LITERALLY UNLIMITED. HERE’S A HYMN FOR BOTH SEASONS.

“FROM HEAVEN ABOVE TO EARTH I COME TO BRING GOOD NEWS TO EVERY ONE! GLAD TIDINGS OF GREAT JOY I BRING TO ALL THE WORLD, AND GLADLY SING.

TO YOU THIS NIGHT IS BORN A CHILD OF MARY, CHOSEN VIRGIN MILD; THIS NEW-BORN CHILD OF LOWLY BIRTH SHALL BE THE JOY OF ALL THE EARTH.

THIS IS THE CHRIST, GOD’S SON MOST HIGH, WHO HEARS YOUR SAD AND BIT-TER CRY; HE WILL HIMSELF YOUR SAVIOR BE AND FROM ALL SIN WILL SET YOU FREE.

GLORY TO GOD IN HIGHEST HEAVEN, WHO UNTO US THE CHRIST HAS GIVEN. WITH ANGELS SING THE SAVIOR’S BIRTH, A GLAD NEW YEAR TO ALL THE EARTH.”

THE WORDS OF THIS HYMN COME FROM MARTIN LUTHER IN 1535, WRITTEN 18 YEARS AFTER HE NAILED HIS 95 THESES TO THE DOOR OF THE CHURCH IN WITTENBURG, GERMANY. THE EVENT THAT LAUNCHED THE REFORMATION.

THIS IS # 146 IN THE CHALICE HYMNAL.