Highly Simplified View of Medicaid & Long Term Care

Married Couple

Spouse at home keeps
- House
- Furnishings
- 1 car
- Half of joint assets (Up to $95,100)
- Up to $2,377 monthly income ($1,561 Min.)

Spouse in nursing home
Uses rest of assets & income to pay LTC bills

Runs out of money
Medicaid starts
Paying LTC expenses

Single Person

"Protected" Assets
- Home
- 1 car
- Personal belongings
- $1,500 CV life insurance
- Burial plot
- $40/Mo. Personal Needs

Uses savings, investments, insurance, & income
to pay own LTC bills.

Runs out of money
Medicaid starts
Paying LTC expenses

After Medicaid has paid for 6 months:
Sells "protected" assets
House, Car

Pay bills with cash from sale of assets

Runs out of money
Medicaid resumes
Paying LTC expenses

Ohio Medicaid, 2005