

Applying for Long Term Care Medicaid

When applying for Medicaid for an individual residing in a nursing facility or receiving waiver services, you must provide the following information to DCBS:

The Basics (needed at the time of application)

- Full name as shown on the Social Security card
- Social Security Number
- Date of Birth
- Authorization to apply (Not required for a spouse)
 - Power of Attorney
 - Legal Guardianship
 - Map-14, Authorized Representative form (can be obtained at any DCBS office or from DMS website at <http://www.chfs.ky.gov/dms/Eligibility.htm>)

Income from all sources, including but not limited to:

- RSDI (Social Security) or Railroad Retirement
- Pensions
- IRA, 401K, etc. (verification of required minimum withdrawal and any distributions)
- Wages, self-employment, farm, or rental income
- Long term care insurance (copy of the policy and verification of any payments)

Verification of gross income before any withholdings is required. Please note: if total gross income is above the special income standard (\$2,199 effective 1/1/2015), a Qualifying Income Trust will be required.

Resources (all resources belonging to the applicant and their spouse)

- Current month's balance and statements for the prior 3 months for all liquid resources, including but not limited to:
 - Checking accounts
 - Savings accounts
 - Nursing facility resident accounts
 - Direct Express (or other money cards)
 - Certificates of deposit
- Motor vehicles
 - Model, make, year
 - Amount of worth
 - Amount still owed
- Life insurance policies and current face and cash value
- Pre-arranged funeral contracts and verification of funding
- Property, including life estates

- Annuities (complete copy of all annuities)
- Trusts (complete copy of any trusts and verification of funding)
- Caregiver or Lifetime care agreements
- Promissory notes or land contracts
- Home equity plans, including reverse mortgages

Health Insurance

- Medicare Card or Medicare claim number and effective date
- Other health insurance cards/information

Medical expenses

- Medicare premiums, including part D premiums
- Medicare supplemental premiums
- Other health insurance premiums (including vision or dental)

Spouse

- Spousal income
- Spousal resources
- Spouse's shelter expenses
 - Mortgage, along with insurance and taxes
 - Rent
 - Utilities (heating/cooling, water, trash, and phone)

Please be aware that this is not an all-inclusive list. Based on your interview, the DCBS caseworker may require additional verification. You should have the information listed in The Basics at the time of your interview; however you will be given 30 days to provide verification of income, resources, expenses, etc. If you find that you need additional time, please contact DCBS to request an extension. Let them know what efforts you have made to obtain the required verification and how much additional time is needed.
