

Does Mom Qualify for Medicaid?

(For when “you should look into Medicaid” is all you have to go on.)

Someone suggested your parent or loved one might qualify for Medicaid. Great. Now you just have to figure out what “qualify” actually means—and how to apply.

So let's focus on the parts you need to figure out.

1. What Is Medicaid (& What Does It Pay For)

Medicaid is a state and federal program that provides health coverage. Simple enough.

Who qualifies is another story. Most people assume it comes down to income alone. (Sigh. We wish it were that easy.)

Each state has its own eligibility rules, benefits and programs—and sometimes even its own names for them. More on that in a minute.

Depending on your state and Mom's situation, Medicaid may cover things like:

- Care in a nursing facility
- Certain nursing care or therapy at home
- Transportation, meals or home modifications
- Adult day programs or respite care
- Help at home with bathing, dressing, eating and other everyday needs

Many of these services fall under the very official-sounding umbrella of **long-term services and supports (LTSS)**. Remember that term. It's what you'll ask for when you call.

But what if Mom already has Medicare?

She can have both. If someone qualifies for Medicare and Medicaid, they're considered "dual eligible." In very simplified terms: Medicare goes first, and Medicaid may help fill in some of the gaps.

One of the biggest gaps? Long-term care. Medicare generally doesn't cover ongoing custodial care (fancy way of saying regular help with bathing, dressing, eating and getting around). That's exactly the kind of help Medicaid may cover.

2. How Do I Know if Mom Qualifies?

Short answer: it depends. Like we said, every state has its own rules, and so does every program within it.

Some programs look mostly at finances. Others—especially the ones that help pay for long-term care—also look at how much help Mom needs day to day.

Here's what they may look at:

Income

How much money is coming in each month, and from where.

Assets

Things like savings and other financial accounts. Not every Medicaid program has an asset limit, and not everything Mom owns necessarily counts.

Age or disability

These can affect which Medicaid programs and eligibility rules apply.

Care needs

If you're applying for help with long-term care, Mom may also need to show that she needs a certain level of help with everyday activities or ongoing care.

So no, one income number you found online probably isn't going to answer this.

If you think Mom might qualify, don't try to make the eligibility decision yourself. **Check the rules for the specific program—and apply if you're not sure.**

If You've Heard They Have to "Spend Down"...

Don't start giving away money, moving assets around or assuming the spouse at home has to drain their savings, too.

Special rules may protect some income and assets for a spouse who remains at home.

This is one of those "please talk to someone who does this for a living" situations. A qualified elder-law attorney or legal-aid program can help you understand the rules in your state.

3. So, Where Do You Start?

☐ Find your state's Medicaid agency.

Medicaid is run by the states, so that's where you'll find the eligibility rules and application for your person. Search "[your state] Medicaid apply" and look for the official state government site.

You can also use Medicaid.gov's state contact finder, but honestly, it's not the easiest site to navigate, so googling your state may get you there faster.

☐ Ask about the right kind of Medicaid.

Especially if you're looking for help with ongoing care, say that. Ask specifically about long-term services and supports (LTSS) and any home- and community-based programs.

☐ Gather the paperwork.

You may be asked for things like:

- Proof of income
- Identification
- Information about health or care needs
- Bank and other financial statements
- Proof of residency

Check your state's actual list before assembling half the filing cabinet. **And don't send your only copy of anything. Ever.**

☐ Keep track of everything.

Application numbers, dates, names, paperwork submitted and what you're told.

(This is not the time to trust yourself to remember who said what on Tuesday.)

< Notes

Done

Oct 14 at 2:10 PM

Mom's Medicaid app

- App # 0047-2281
- Called state office, talked to Marisol. Need 3 mos of bank stmts.
- Mailed copies 10/16 (kept originals).

So, Medicaid Said No.

First: **a denial doesn't necessarily mean this is over.**

Sometimes the issue is eligibility. Sometimes it's missing information or paperwork. Either way, start with the denial notice and figure out exactly why Mom was denied.

- ☐ Was something missing?
- ☐ Did Medicaid determine they weren't financially eligible?
- ☐ Was it related to their care needs?

Depending on the reason, the next step might be providing more information, reapplying or appealing the decision.

And keep the denial notice (and don't miss the appeal deadline). You'll want the exact reason they gave you if you need to follow up.

P.S. You Might Be Able to Get Paid for This

Some Medicaid programs let people choose who provides their care. It's called "self-directed care," and depending on the state and program, that person can be a family member. (Hi, that might be you!)

When you call your state Medicaid office about long-term care, ask:

"Does my state have a self-directed care program, and can family members be paid caregivers?"

Save yourself some Googling.

More Caregiver Cheat Sheets at [WeCareOutLoud.org](https://www.WecareOutLoud.org)

