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SENIOR INTELLIGENCE™ COMMUNITY MEDICAID

WHAT DOES COMMUNITY MEDICAID COVER IN NEW YORK?

- ❖ Home Care
- ❖ Assisted Living Program (ALP)
- ❖ Adult Day Care
- ❖ Programs for special needs, *e.g.*, Traumatic Brain Injury
- ❖ Hospital and Medical Care
- ❖ Physical Therapy and Occupational Therapy
- ❖ Prescription Drugs

WHAT IS NOT COVERED BY COMMUNITY MEDICAID IN NEW YORK?

- ❖ Community Medicaid generally does not pay ordinary living expenses, or for other services that the Medicaid recipient may need. For example:
 - Financial advisor
 - Daily money manager
 - Geriatric care manager
 - Supplemental home care
 - Legal services
 - Accountants
- ❖ Nursing Home care is not covered by Community Medicaid. See our Senior Intelligence™ Nursing Home Medicaid Summary Guide for more information.

WHAT ARE THE REQUIREMENTS FOR COMMUNITY MEDICAID ELIGIBILITY?

- ❖ Eligibility is based on resources (assets). Please refer to our Medicaid Quick Reference Chart for the most up to date resource and income limits.
- ❖ Income (Home Care):
 - If greater than the current year's limit, contribute balance to cost of care, or deposit balance in a Pooled Income Trust.
- ❖ Income (ALP):
 - Pay "surplus income" to the ALP; or deposit balance in a Pooled Income Trust.
 - ALP budgeting is different from Home Care.

CAN I TRANSFER ASSETS OUT OF MY NAME TO BECOME ELIGIBLE FOR MEDICAID?

- ❖ Currently, there is no “look back” for Community Medicaid services and benefits. The applicant must disclose only those “resources” (assets) owned as of the date of the application. With proper planning, you can become eligible for Medicaid very quickly.
- ❖ Community Medicaid applications are scheduled to be subject to a 30-month “look back” beginning some time in 2025. Implementation of the “look back” has previously been delayed, and it may be delayed again. Transfers within the “look back” (if and when it is implemented) may result in a period of ineligibility for Medicaid benefits (the “penalty period”).

CALL TO LEARN MORE!

Talk to an attorney at Lamson & Cutner, P.C. to learn how you can plan to protect your assets and become Medicaid eligible.

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