

## What You Need to Know About Applying for Medical Assistance for the Aged, Blind and Disabled

When you apply for medical assistance you will be asked to provide documents containing information that can verify both your personal and your financial information. The more documentation you are able to provide the easier it will be to process your application. If some documents are not available, we may be able to verify information through outside sources. **However, using outside sources may cause delays in processing your application.** The following information explains what documents you will need to apply:

### **Basic Information:**

In order to qualify for Medicaid you must be 65 years old or blind or disabled and either a U.S. Citizen or lawfully admitted for permanent residence (or certain eligible aliens) and a resident of New Jersey. Proof of your marital status is needed along with your spouse's social security number and date of birth because the resources of your spouse will also be used in determining your financial eligibility. Listed in the columns below are examples of documentation that can assist in the processing of your application. Only one document from each column is needed. Be aware that some documents provide proof for more than one category. For example, a U.S. Passport will prove your age and citizenship and identity. Documents which should be included with your application include but are not limited to:

<u>Age</u>	<u>Citizenship*</u>	<u>Identity*</u>	<u>Marital Status</u>
US Passport	US Passport	US Passport	Marriage Certificate
Birth Certificate	Birth Certificate	Photo License	Divorce Decree
Driver's License	Naturalization Papers	School I.D.	Death Certificate
Baptismal Cert.	Alien Registration Card	US Military I.D.	Separation Papers
State issued I.D.	Final Adoption Decree		

\*Consult with your County Welfare Agency to obtain a more detailed list of tiered verifications that can be accepted.

### **Financial Information:**

You must meet certain income criteria and be resource eligible. The income can be earned, (receiving a pay check), or unearned (receiving interest from an investment account). Listed below are examples of documents that can prove how much money you receive each month. Documents showing income include but are not limited to:

Copies of Recent Pay Stubs	Copy of Social Security Check or Award Letter
Copy of Temporary Disability Check	Copy of VA Benefits Check or Award Letter
Copy of SSI Check or Award Letter	Copy of Worker's Compensation Check or Letter
Copy of Unemployment Check or Stub	Copy of Support/Alimony Checks or Award Decree
Copies of Dividend Checks	Income Statement from Employer.

### **Available Resources:**

You are allowed \$2,000/\$4,000 in resources, (more if the applicant is married). In order to present the clearest picture of your financial situation, please bring copies of any of the following items:

- |                             |                          |                               |
|-----------------------------|--------------------------|-------------------------------|
| *Checking Accounts          | *Savings Accounts        | *Credit Union Shares/Accounts |
| *Money Market Accounts      | *Christmas Club Accounts | *Vacation Club Accounts       |
| Certificates of Deposit     | Annuities                | Stocks or Bonds               |
| Retirement Accounts         | Special Needs Trusts     | Copies of Life Insurance      |
| Life Insurance Trust Shares |                          | Policies with cash value      |

**\*The last 3 months of statements or passbook entries for every financial account prior to applying for Medicaid must be provided. In addition, a sampling of 3 months worth of statements or passbook entries for those same accounts - or any closed accounts - for the past 4\*\* or more years should be provided. You may be asked to provide additional statements if there has been a large amount of money removed or transferred from your accounts for any reason.**

\*\*The look back period has been increasing monthly from 3 to 5 years beginning March 2009 through February 2011.

### **Living Expenses:**

If you are currently living with your spouse and one of you is applying for nursing home placement through the Medicaid Program, you will need to document your monthly living expenses. Some of the documents that you can provide to show your living expenses include, but are not limited to:

- |                             |                               |                                 |
|-----------------------------|-------------------------------|---------------------------------|
| Copies of Rent Receipts     | Copies of Mortgage Statements | Copies of Real Estate Tax Bills |
| Copies of Telephone Bills   | Copies of Gas/Oil Bills       | Copies of Electric Bills        |
| Copies of Water/Sewer Bills | Renter Insurance              | Home Owner Insurance            |
| Health Insurance Bills      | Unpaid Medical Bills          | Outstanding Loans               |

In addition to the documentation listed in the categories above **please** bring any documents that show you have designated a **Power of Attorney** or a **Third Party Signator** to help you with your finances. If you are a third party applying for an incapacitated individual, please include any **Guardianship** documentation.

You may be asked to provide information in addition to that which is listed in this document. The reason additional information may be requested is to insure that the County Welfare Agency has the most complete understanding of your situation as is possible. You will be helping them to provide you with the most suitable care for your circumstances.

## Nursing Home and Community Based Waiver Programs Check List

**This is the type of information that you will need to bring with you when applying for Medicaid. The more information you are able to provide the faster your Medicaid application can be processed.**

### 1. Proof of Age:

One of the following documents should be provided to verify your age:

- US Passport
- Birth Certificate
- Driver's License
- Baptismal Certificate
- Other \_\_\_\_\_

### 2. Proof of Citizenship:

One of the following documents should be provided to verify your citizenship:

- US Passport
- Birth Certificate
- Naturalization Papers
- Alien Registration Card
- Final Adoption Decree
- Other \_\_\_\_\_

### 3. Identity:

One of the following documents should be provided to verify your identity:

- US Passport
- Photo License
- School I.D.
- US Military I.D.

### 4. Marital Status:

One of the following documents should be provided to verify your marital status:

- Marriage Certificate
- Separation Papers
- Divorce Decree
- Spouse's Death Certificate
- Other \_\_\_\_\_

### 5. Income

In order to verify your **Income**, please provide copies of all that are applicable: applicable:

- Most recent pay stubs
- Social Security Check or Award Letter\*
- Railroad Retirement Check or Award Letter\*
- Temp. Disability Check or Award Letter\*
- Pension Checks
- Unemployment check stubs
- Workers Comp. check stubs
- Support/Alimony Checks or Court Order
- VA check or Award Letter\*
- Reparation Payments
- Payments from Boarders
- SSI Award Letter
- Dividend Checks
- Federal Income Tax Returns including schedules:
  - Schedule C – Net Profit from Business
  - Schedule D – Capital Gains
  - Schedule E – Rental Real Estate
  - Schedule K-1- Partner's Share of Income
- Other \_\_\_\_\_

\*Award Letter Preferred

### 6. Financial Resources

To provide the most accurate picture of your **Financial Resources**, you must provide copies of all that is

- Checking Acct. Statements
- Stocks or Bonds
- Amount of Cash on Hand
- IRA, 401K, 403B, Keogh
- Money Market Accounts
- Deeds to Property Owned
- Mortgages
- Christmas/Vacation Clubs
- Burial Plot Information
- Special Needs Trusts
- Life Insurance Policies with Cash Value Statement
- Life Insurance Trust Shares
- Other \_\_\_\_\_
- Savings Acct. Statements
- Certificates of Deposit
- List of Valuables (jewelry, Instruments)
- Trusts or other Financial Instruments
- Annuities
- Property Proceeds
- Prepaid Funeral Contracts
- Credit Union Shares
- Funds set aside for Burial

The following **Living Expenses** will be taken into account if the Medicaid recipient is placed in a nursing facility but the SPOUSE remains living in the community. Please provide copies of the following:

- Mortgage Statements
- Electric Bills
- Telephone Bills
- Outstanding Loans
- Other \_\_\_\_\_
- Real Estate Tax Bills
- Gas / Oil Bills
- Connection Charges
- Health Insurance Bills
- Other \_\_\_\_\_
- Rent Receipts
- Water / Sewer Bills
- Home / Renter's Insurance
- Unpaid Medical Bills (past 3 months)