

## ***Choices for Care Long-Term Care Medicaid (CFC LTC Medicaid)***

### **How much will I have to pay if I'm found eligible for CFC LTC Medicaid?**

Most people have to pay for some of their care. The amount you pay for your care each month is called your ***patient share***.

Your patient share is based on your gross monthly income and where you choose to receive your CFC services: at home, in an Enhanced Residential Care (ERC) facility or in a nursing facility.

If you have **very low** income your patient share may be zero. Your case manager or your LTC Medicaid worker can **estimate** your patient share. If you are eligible for CFC, you will receive a letter telling you how much your **actual** patient share is. It may be different than the estimate.

### **Can I give any money to my spouse?**

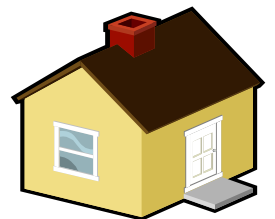
Your spouse may keep some of your monthly income if their gross monthly income is less than \$3,853.50\*. We call this a spousal allocation. To find out how much money you can give to your spouse we will need your spouse's gross monthly income and shelter expenses such as mortgage, rent, property taxes, property insurance and utilities.



### **How much will I have to pay if I live at home or in an ERC facility?**

You may keep the following amounts before you pay a patient share:

- \$1,408\* per month for housing, food, and clothing
- The amount you pay for Medicare and other private health insurance premiums.
- Some money for your spousal allocation, if your spouse has gross monthly income below \$3,853.50\*.
- Your average monthly expenses for over-the-counter costs prescribed by your doctor and other medical expenses not paid by Medicare, Medicaid or other health insurance.

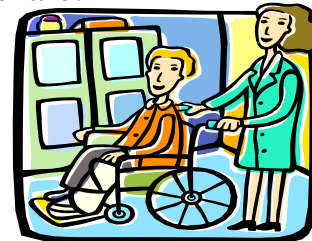


*\*Effective 1/1/24. Figures provided change periodically.*

## How much will I have to pay if I live in a nursing facility?

You may keep the following amounts before you pay a patient share:

- \$79.93\* per month for your personal needs
- The amount you pay for Medicare and other private health insurance premiums.
- \$749.01\* for home upkeep if you own or rent a home **and** your doctor says you will be discharged from the nursing facility within 6 months.
- Some money for your spouse if your spouse has gross monthly income below \$3,853.50\*.
- Medical expenses not paid by Medicare, Medicaid or other health insurance.



## How will I know how much I have to pay?

Your LTC Medicaid worker will send you a letter explaining:

- The date you qualify for CFCLTC Medicaid coverage;
- The actual amount of your patient share; and
- Which provider you send your patient share payment to.



If you live in a nursing or ERC facility, you will pay your patient share to the nursing or ERC facility.

If you live at home your patient share will be paid to the provider who gives you the most services each month.

## What if I can't afford to pay the patient share or I disagree with how much I have to pay?

If you think your patient share is too high, call your worker. Their name and phone number will be on the letter you receive. They can explain how they came up with your patient share and check to see if all allowable deductions were used.

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