



MABD Acceptable Verification Documents

A guide to the documents
you may need during the
Medicaid Unwind

Department of Vermont Health Access

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INTRODUCTION

This guide includes lists of flexibility and acceptable documents for use in verification of customer information in **Medicaid for the Aged and Blind (MABD), VPharm, and Medicare Savings Program (MSP) coverage**. Acceptable documents may differ depending on the program area and the verification type.

An acceptable document does not guarantee eligibility for a program, and this guide does not determine what may or may not be counted for MABD, VPharm, and MSP. An acceptable document may be used to verify customer attestations on their application.

Income (GMC)

<u>Unearned Income</u>	
Income Type	Documentation Needed?
Social Security Benefits	<ul style="list-style-type: none"> • Use the SSA returned amount from BENDEX: INFC/D/BDXV
Railroad Retirement Benefits	<p>If the customer had a change in Railroad Retirement (RR) Benefits and reports the updated amount, self-attestation is accepted.</p> <p>If the customer did not update us with their new amount during COLA or on the 202MED Review, we will request the following documentation:</p> <ul style="list-style-type: none"> • Account statement (most current) • Cost of Living Adjustment letter
Annuity	<p>For existing annuities, if no change is indicated we can use what's currently reported on the case and no additional verification is required.</p> <p>If there is a new annuity that has not been reported on the case, we will request the following documentation:</p> <ul style="list-style-type: none"> • Official statement from the financial institution • 216A form - filled out and <u>signed</u> by the financial institution <p><i>Note: Additional info may be needed in certain cases</i></p>
Unemployment Benefits	<p>If Unemployment Benefits have ended, and the customer reports no income and/or there is no explanation on the application for how they are meeting their daily living expenses, we will reach out to verify.</p>
Pension/Retirement disbursements (Including Keough, IRA, 401K, 457 plan, etc.)	<p>Self-attestation is accepted IF the customer reports no change to existing information.</p> <p>If a change is reported, call us at 1-800-250-8427 to provide a new amount.</p>
Veteran's Compensation	<p>If the customer had a change in Veteran's Compensation and reports the updated amount, self-attestation is accepted.</p> <p>If the customer did not update us with their new amount during COLA or on the 202MED Review, we will request the following documentation:</p> <ul style="list-style-type: none"> • Account statement (most current) • Cost of Living Adjustment letter
Veteran's Pension	<p>If the customer had a change in Veteran's Pension and reports the updated amount, self-attestation is accepted.</p> <p>If the customer did not update us with their new amount during COLA or on the 202MED Review, we will request the following documentation:</p> <ul style="list-style-type: none"> • Account statement (most current) • Cost of Living Adjustment letter

Investments (Dividends, taxable interest, residuals, etc.)	Self-attestation is accepted.
Worker's Compensation	Self-attestation is accepted.
Non-Government Disability Benefits (short- and long-term)	Self-attestation is accepted.

Income (GMC Continued)

<u>Unearned Income (cont.)</u>	
Income Type	Documentation Needed?
Alimony	Self-attestation is accepted.
Child Support	Self-attestation is accepted.
Business (Partnerships, S-Corporations, etc.)	<p>Has the most recent tax return already been submitted for other programs? If not, the following documentation is needed:</p> <ul style="list-style-type: none"> • Federal Tax Return (most recent) <ul style="list-style-type: none"> ▫ see Schedule 1 <u>PLUS</u> <ul style="list-style-type: none"> ▪ Schedule C (business), <i>or</i> ▪ Schedule E (partnerships and S-Corps), <i>or</i> ▪ Schedule F (farming/fishing)
Royalties	Self-attestation is accepted.
Trust* <i>*Submit to AOPs for review</i>	<p>For existing trusts, if no change is indicated we can use what's currently reported and no additional verification is required.</p> <p>If there is a new trust that has not been reported, the following documentation is needed for review:</p> <ul style="list-style-type: none"> • Trust document - including Schedule A (current list of assets in the Trust) • 12 months of accounting (<i>if Trust was created <1 year ago, accounting since creation date</i>)
Capital Gains	<p>If the customer has self-employment, Capital Gains can be found on the most recent tax return.</p> <p>If the customer does not have self-employment, self-attestation is accepted.</p> <p>Note: Capital Gains may be recurring (expected income each year) or non-recurring (a one-time sale of property). Recurring gains are typically through investments (such as mutual funds), or frequent real estate transactions.</p> <p><i>Do not count Capital Gains income if it is <u>non-recurring</u> (one-time sale). If it is unclear if this income is recurring or not, let us know if you expect to receive Capital Gains income this year.</i></p>

Mortgage/Promissory	<p>For existing Mortgage/Promissory, if no change is indicated we can use what's currently reported and no additional verification is required.</p> <p>If there is a new Mortgage/Promissory that has not been reported, we will need the following documentation to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> • Copy of Mortgage or Promissory note
Insurance Settlement	Self-attestation is accepted.
Prizes, Settlements, and Awards	Self-attestation is accepted.

Income (GMC Continued)

Earned Income	
Income Type	Documentation Needed?
<p>Wages (Including jobs, paid internships, training programs, etc.)</p>	<p>For existing wages, use the Earned Income Verification Wages from and Employer process to verify, if there is a discrepancy, request documentation.</p> <p>For Medicaid for Working Persons with Disabilities (MWPD) cases, if they are reporting a change with the same employer that was previously verified, self-attestation is accepted. If they are reporting a new employer, the following documentation is needed:</p> <ul style="list-style-type: none"> • Pay Stubs (reflecting 30 days prior to application) • Letter from Employer <ul style="list-style-type: none"> ▫ Should include employee name and employee's wages + number of hours per week worked, or annual salary ▫ Preferred that the letter is on employer/company letterhead, however as long as it contains all the information from the above bullet, it can be considered acceptable if not on employer/company letterhead • Form 218E • Form 218EC <p><i>Note: For MWPD, proof of FICA payment is required</i></p>

<p>Business/ Self-Employment (Including Businesses, Partnerships, S-Corporations, Farming/Fishing, etc.)</p>	<p>Has the most recent tax return has already been submitted for other programs? If not, documentation will be needed.</p> <p>For Medicaid for Working Persons with Disabilities (MWPDP) cases, Self-Employment Contributions Act (SECA) tax payments need to be verified; or a written business plan approved and supported by third-party investor or funding source needs to be submitted.</p> <ul style="list-style-type: none"> • Federal Tax Return (most recent) <ul style="list-style-type: none"> ▫ see Schedule 1 <u>PLUS</u> <ul style="list-style-type: none"> ▪ Schedule C (business), <i>or</i> ▪ Schedule E (partnerships and S-Corps), <i>or</i> ▪ Schedule F (farming/fishing) • Form 204B – Statement of Self Employment Income (used for new income beginning <u>after</u> the most recent tax return, OR if the customer reports their income will be different this year.) • Bookkeeping Records/Written Attestation of Income and Expenses (Year-to-Date) <p>Should include</p> <ul style="list-style-type: none"> ▪ First and last name of earner ▪ Self-employed company name ▪ Total gross income amount for the last 12 months ▪ Total expenses amount ▪ Start and end dates for the information in the document. ▪ Signature
<p>Rental/Real Estate</p>	<p>Has the most recent tax return has already been submitted for other programs? If not, documentation will be needed.</p> <p>For Medicaid for Working Persons with Disabilities (MWPDP) cases, Self-Employment Contributions Act (SECA) tax payments need to be verified; or Written business plan approved and supported by third-party investor or funding source needs to be submitted.</p> <ul style="list-style-type: none"> • Federal Tax Return <ul style="list-style-type: none"> ▫ must include Schedule E • Form 204R (used if this income is new or tax return is not reflective of current year) <p>NOTE: To exclude a property as a resource and use it as an income-producing property, we must also have:</p> <ul style="list-style-type: none"> ▫ Property Tax Bill ▫ Proof of amount owed on the property (e.g., mortgage)
<p>Difficulty of Care</p>	<p>For existing Difficulty of Care Contracts, if no change is indicated we can use what’s currently reported and no additional verification is required.</p> <p>If there is a new Difficulty of Care Contract that has not been reported, the following documentation is needed:</p> <ul style="list-style-type: none"> • Copy of the Difficulty of Care contract

Room and Board	<p>If the income amount is not high enough to warrant filing taxes, or the customer does not claim the income on their taxes, self-attestation is accepted.</p> <p>Has the most recent tax return has already been submitted for other programs? If not, documentation is needed to show if the income amount is enough to warrant filing taxes.</p> <ul style="list-style-type: none"> • Federal Tax Return <ul style="list-style-type: none"> ▫ see Schedule E • Lease agreement • Bookkeeping records • Copy of a check paid to the household member
Dependent Care	<p>If the income amount is not high enough to warrant filing taxes, or the customer does not claim the income on their taxes, accept self-attestation.</p> <p>Has the most recent tax return has already been submitted for other programs? If not, documentation is needed to show if the income amount is enough to warrant filing taxes.</p> <ul style="list-style-type: none"> • Federal Tax Return <ul style="list-style-type: none"> ▫ see Schedule C • 1099-MISC • Bookkeeping records

GMC Resources

<p>*IMPORTANT – <i>If a resource is jointly owned, the resource is considered in full (or 100%) unless documentation is provided that shows otherwise.</i></p> <p>Self-attestation is accepted for newly reported resources during renewal (unless we need to verify the amount to determine how much of the resource is countable). If newly reported resources are reported and result in the customer being ineligible for MABD, coverage is terminated per Adverse Action. If the customer calls back and tells us that the reported amount is incorrect or has changed, verification will be needed at that time.</p>	
Resource Type	Documentation Needed?
Annuity	<p>If the customer reports a change to an existing annuity and there is already a 216A form on file, self-attestation is accepted.</p> <p>If the customer reports a new annuity, the following documentation is needed:</p> <ul style="list-style-type: none"> • 216A form - filled out and <u>signed</u> by the financial institution <p><i>Note: Additional info may be needed in certain cases</i></p>
Burial Account	<p>If the customer reports a change to an existing Burial Account and there is already a 216BF form on file, self-attestation is accepted.</p> <p>If the customer reports a new Burial Account, the following documentation is needed:</p> <ul style="list-style-type: none"> • 216BF form – filled out and <u>signed</u> by the customer

Checking/Savings Balance	<p>If AVS results are not Reasonable Compatible, the following documentation is needed:</p> <ul style="list-style-type: none"> • Account statement (most current)
College Saver, 529 accounts, UTMA	Self-attestation is accepted.
Life insurance (whole)	<p>If the customer reports a change to an existing Whole Life Insurance policy, self-attestation is accepted.</p> <p>If the cash value of the Whole Life Insurance policy has not been reported, documentation is needed to determine if countable.</p> <p>If the customer reports a new Whole Life Insurance policy, the following is needed:</p> <ul style="list-style-type: none"> • Statement or letter (most current) from insurance company indicating cash value <p><i>Note: if client is intending to use this insurance for burial, need signed 216BF form</i></p>
Mortgage Note	<p>If the customer reports a change to an existing Mortgage Note, self-attestation is accepted.</p> <p>If there is a new Mortgage Note that has not been reported on the case, the following documentation is needed to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> • Copy of Mortgage Note
Promissory Note	<p>If the customer reports a change to an existing Promissory Note, self-attestation is accepted.</p> <p>If there is a new Promissory Note that has not been reported on the case, the following documentation is needed to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> • Copy of <u>signed</u> Promissory Note
Property (Land, real estate, etc.)	<p>If the customer reports a change to an existing Property, self-attestation is accepted.</p> <p>If there is a new Property that has not been reported on the case, the following documentation is needed:</p> <ul style="list-style-type: none"> • Property tax bill (most current) • Property Deed
Retirement Accounts/Plans (IRA, pension, 401K, Keough acct, etc.)	Self-attestation is accepted.
Stocks/Bonds/ Mutual Funds	Self-attestation is accepted.
Trust* <i>*Submit to AOPs for review</i>	<p>For existing trusts, if it has already been reviewed and excluded, it does not need to be reviewed again.</p> <p>If there is a new trust that has not been reported on the case, the following documentation must be submitted for review:</p> <ul style="list-style-type: none"> • Trust document - including Schedule A (current list of assets in the Trust) • 12 months of accounting (<i>if Trust was created <1 year ago, accounting since creation date</i>)

Vehicles (Including cars, trucks, vans, motorcycles, boats, trailers, RVs, etc.)	Self-attestation is accepted and use the NADA guide to determine Blue Book Value if countable.
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Income Spend-Down (MABD)

Expense Category	Documentation Needed
Medical/Dental	<ul style="list-style-type: none"> • Bill/Statement (paid or unpaid) with current balance due for services rendered <p>Must include:</p> <ul style="list-style-type: none"> ▫ Statement date is within 90 days ▫ Dates of service ▫ Proof other insurance has been billed (if applicable)
Prescription (Rx) Co-Pays	<ul style="list-style-type: none"> • Pharmacy printout • Receipts
Health Insurance Premiums	<p>Use existing information. If the customer indicates that they have private insurance but did not note a premium amount that was not previously reported, call us at 1-800-250-8427 and self-attestation is accepted.</p> <ul style="list-style-type: none"> • Health Plan premium bill • Notice from Health Insurance carrier detailing monthly cost
Transportation	<ul style="list-style-type: none"> • Form 214A (MABD only) • Written attestation <p><i>Note: Documentation is needed for public transport and should include bill or receipt from doctor appointment or pharmacy visit. (ex., documentation of co-pay received, pharmacy receipt of payment, etc.). Documentation is not needed if customer uses personal transport.</i></p>
Personal Care Services (e.g., Home Health staff)	<ul style="list-style-type: none"> • Form 288B and Form 288C (MABD only) • Written attestation of medical necessity and cost <p><i>Note: Any of these documents must include a Doctor's or Provider's signature</i></p>
Medically Necessary Expenses (e.g., service animal, home accessibility improvements, questionable OTC expenses, etc.)	<ul style="list-style-type: none"> • Letter from medical provider <p>Must include:</p> <ul style="list-style-type: none"> ▫ Current date ▫ Letterhead <ul style="list-style-type: none"> • Contractor bill (for home accessibility improvements)
Assistive Community Care Services (ACCS)	<ul style="list-style-type: none"> • 225A Form (MABD)