

We got your application.

Read all of this letter and the flyers with it.

Keep these documents as a guide for you to refer to while your application is being processed.

More letters and flyers will be mailed to you.

Read them all. Questions?

Call Long Term Care Customer Support at **1-802-476-0100 (Toll Free)**.

NOTE: Stay in contact with Long Term Care.

Papers we may ask you to send

You applied for Long-Term Care Medicaid. Federal law says we must know what money and property you and your husband/wife have. We will be asking for many papers that show this. We **ONLY** ask for information that we need. **You will get a letter telling you which papers to send.**

Papers we may ask for:

1. Name, mailing address and phone number of anyone helping you apply.
2. Do you want us to share information about your application with someone else? Then send proof of:
 - Power of Attorney **or**
 - Your Legal Guardian **or**
 - For other people - An Authorized Representative form 139REP
 - Call **1-802-476-0100 (Toll Free)** to get this form. Or go to <https://dvha.vermont.gov/providers/long-term-care-medicaid/authorized-representative-form-139rep>
3. Long Term Care Recovery from Estates form 204REC
 - Call Estate Recovery at **1-802-241-9343**.
 - **Or** go to <https://dvha.vermont.gov/forms-manuals/forms/estate-recovery>
4. Burial Fund Intension Statement 216BF – resources to bury you and your husband/wife.
5. Authorization for Verification of Resources (for the Spouse not applying for Medicaid) 202NAS
 - Only needed if your husband/wife is **not applying** for Long-Term Care Medicaid.
6. Information Release Authorization form 201B - lets us help you get some papers.
7. Federal Income Tax Returns that you have filed in the last 5 years. Didn't file? Tell us. Only filed some years? Send in the ones you did file. Don't send State Income Tax Returns.
 - Send all forms and schedules you filed for each year.
8. Proof of cash and other items owned by you and your husband/wife.
9. The most allowed resources for a person applying for Long-Term Care Medicaid is \$2,000.00.
 - To find your resource amount we add all of your resources together. Then we subtract your net monthly income.

10. Is your husband/wife **not** applying for Long-Term Care Medicaid? Then the most resources they can have in 2024 is \$154,140.00.

- To find your husband's/wife's resource amount we add all their resources together. Then we subtract their net monthly income.

11. We may ask about proof of:

- Items set aside for burial like plots, headstones, life insurance policies, pre-paid arrangements.
- Any property that is owned or co-owned by you and/or your husband/wife.
- Other financial accounts:
 - IRAs, Annuities, Investment Accounts, Life Insurance, Stocks, Bonds, Trusts
 - Retirement Accounts, 401Ks, Promissory or Mortgage Notes, Accounts set up for medical expenses.

12. Income is any payment received by you and/or your husband/wife.

- We will ask for gross income. This is what you earn before taxes and other deductions.
- Net income is what you get after taxes and other deductions are removed.
- Income may be:
 - Payments received from a job
 - Payments received from any self-employment
 - Pensions or retirement
 - Veterans payment
 - Annuities
 - Social Security

13. Transfers are resources and/or income given to another person.

- We may ask what you and your husband/wife did with resources/income. We need this for the 60 months before you applied for Long-Term Care Medicaid. This is called the Look Back Period.

Patient Share

What is patient share?

- Patient share is how much you must pay each month. It goes to whoever gave you most of your care each month. It is based on your monthly income.
- You must pay your patient share. It continues even if you change providers.
- You will get a letter if your patient share changes.

How do we decide how much your patient share is?

We start with how much your monthly income is before anything is taken out.

Then we subtract allowable deductions.

Allowable deductions are:

For all people:

- **Your medical expenses**
 - Health Insurance Premiums for:
 - Medicare part A, B, C and D
 - Private health insurance
 - Unpaid medical bills
- **Husband/wife's share (Spousal allocation)**
 - This lets your husband/wife have part of your income for their housing costs.
 - You must be legally married.
 - Your husband/wife cannot live in a nursing home.
 - Your husband's/wife's gross monthly income must be below \$3,853.50 for 2024.
 - What do you need to send to DVHA LTC?
 - Your husband's/wife's gross income.
 - Your husband's/wife's housing costs.
- **Family share (allocation)**
 - This lets you give part of your income to family members.
 - Who counts as a family member?
 - Your child or your husband's/wife's child under the age of 18; or
 - You or your husband's/wife's dependent child, parent, or brother/sister.
 - A dependent must:
 - Be part of your or your husband's/wife's household for at least one year; **and**
 - Have you or your husband/wife provide more than half of their total support; **and**
 - Have a total gross income yearly below \$2,000.00 **or**
 - Be you or your husband's/wife's child under age 19 **or**
 - Be under age 24 and a full-time student during any of the last 5 months.
 - What do you need to send to DVHA LTC?
 - A statement saying:
 - The name of dependent
 - How they are related to you
 - Who provides their support?
 - Their total gross monthly income

If you are in a Nursing Home:

- Personal Needs Allowance - \$79.93 a month in 2024
- Home-upkeep Deduction - \$749.01 a month in 2024
 - You must get a Home Upkeep Deduction Physician's Statement.
 - You must return home within 6 months.
 - Do you have a husband/wife? They cannot get part of your income for housing costs.

If you are in an Enhanced Residential Care facility:

- Community Maintenance Allowance - \$1,408.00 a month in 2024
- Home-upkeep Deduction - \$749.01 a month in 2024
 - You must get a Home Upkeep Deduction Physician's Statement.
 - You must return home within 6 months.
 - Do you have a husband/wife? They cannot get part of your income for housing costs.
- Out-of-Pocket Medical Expenses
 - Detailed list of the following:
 - Name of the product
 - How much you use
 - How often you use it - Monthly or Daily

If you live in your own or someone else's home:

- Community Maintenance Allowance - \$1,408.00 in 2024
- Out-of-Pocket Medical Expenses
 - Detailed list of the following:
 - Name of the product
 - How much you use.
 - How often you use it - Monthly or Daily

Changes

Report any changes to the Long Term Care Team within 10 days of the change.

Changes can be:

- Change in contact information:
 - Mailing address
 - Physical address
 - Phone number
- Changes in income
- If your resources increase over \$2,000.00
- Getting any money like lottery winnings or an inheritance
- Change in your health insurance payment, company or coverage
- If you and/or your husband/wife gives any resource or income to another person
- If you change your care provider

What do I do while my application is being processed?

Medical Care:

- Ask providers if they will wait to bill.
- Do they want payment right away? Ask if they will pay you back you and bill Medicaid after you get Medicaid.
- What if you pay medical costs while waiting to get Medicaid? Medicaid will **not** pay you back.

Your monthly income:

- **If you are in a nursing home:**
 - ONLY spend the personal needs amount each month on personal items.
 - ONLY pay your health insurance premiums or for prescriptions as needed.
 - You will need the rest of your income to pay the patient share.
- **If you live in your own or someone else's home:**
 - ONLY spend the Community Maintenance Allowance each month on food, shelter, and other living expenses.
 - ONLY pay your health insurance premiums or prescriptions as needed.
 - Don't pay any other expenses until you know if you were approved. Wait until you know how much you have to pay for the cost of your care.

How do I send in my papers?

- Mail it using the return envelope with this letter to:

DVHA/ADPC
280 State Drive
Waterbury VT 05671 – 1500

- **OR** send it from your computer:
 - Take clear pictures of your papers. Do this with your smartphone or digital camera.
 - Then go to ahsuploader.vermont.gov on the internet. Using the uploader is fast, safe and easy.
- **OR** bring copies of the proof to any Economic Services Division office. To find an office close to you, call **1-802-476-0100 (Toll Free)**. Or go to dcf.vermont.gov/esd/contact-us/districts on the internet.

Important Contacts

The Department of Vermont Health Access Long-Term Care Team

- For questions about:
 - Your Long-Term Care Medicaid application
 - Letters, flyers or any other communication received from Long Term Care
- Call Long-Term Care Customer Support at **1-802-476-0100 (Toll Free)**

The Department for Disabilities, Aging and Independent Living

- For questions about:
 - Your clinical eligibility
 - The type and/or amount of care received
 - Who will be providing the care
 - What kind of care will be provided
- Contact:
 - Phone number – **1-802-241-2401**
 - Web site - dail.vermont.gov/

For help applying for Long-Term Care Medicaid:

- Your Local Vermont Association of Area Agencies on Aging
 - Phone number – **1-800-642-5199**
 - Web site – www.vermont4a.org/
- Your Local Home Health Agency
 - Phone number – **1-800-241-0344**
 - Web site - dlp.vermont.gov/home-health-hospice-directory
- Visit the Department of Vermont Health Access Long-Term Care page.
 - Web site - dvha.vermont.gov/members/long-term-care

For legal advice:

- Vermont Legal Aid
 - Phone number – **1-800-889-2047**
 - Web site – www.vtlegalaid.org/

For questions about Long Term Care Recovery from Estates:

- The Department of Vermont Health Access Estate Recovery
 - Phone number – **1-802-241-9343**
 - Web site – [Estate Recovery | Department of Vermont Health Access](#)