

# 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 (LTC) Customer Service Unit** at **1-802-476-0100** or toll-free **1-833-840-0061**.

**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 205AR Authorized Representative or Alternate Reporter form
    - Call **LTC Customer Service Unit 1-802-476-0100** or toll-free **1-833-840-0061** to get this form. Or go to <https://dvha.vermont.gov/providers/long-term-care-medicaid/authorized-representative-alternate-reporter-form-205ar>.
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](https://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 **LTC Customer Service Unit** at **1-802-476-0100** or **toll-free 1-833-840-0061**. Or go to [dcf.vermont.gov/esd/contact-us/districts](https://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 **LTC Customer Service Unit** at **1-802-476-0100** or toll-free **1-833-840-0061**.

## 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/](http://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/](http://www.vermont4a.org/)
- Your Local Home Health Agency
  - Phone number – **1-800-241-0344**
  - Web site - [dlp.vermont.gov/home-health-hospice-directory](http://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](http://dvha.vermont.gov/members/long-term-care)

## For legal advice:

- Vermont Legal Aid
  - Phone number – **1-800-889-2047**
  - Web site – [www.vtlegalaid.org/](http://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](#)