



# New MABD Applicants - Attestation & Verification Documents

A guide to the documents you  
may need when **newly applying**  
for Medicaid for the Aged,  
Blind and Disabled (MABD)

Department of Vermont Health Access

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October 2024

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# INTRODUCTION

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This guide includes lists of flexibilities and acceptable documents to use when determining if a new applicant applying for **Medicaid for the Aged, Blind, and Disabled (MABD), VPharm, and Medicare Saving Program (MSP)** coverage. There are situations which a customer's self-attestation is accepted for information given, and situations when documentation is required. 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 job aid 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.

# Unearned Income

Income Type	Documentation Needed?
Social Security Benefits	Your most recent Social Security Benefits letter.
Railroad Retirement Benefits	Self-attestation accepted.
Annuity	<ul style="list-style-type: none"> <li>• Official statement from the financial institution</li> <li>• 216A form – filled out and <u>signed</u> by the financial institution</li> </ul> <p><i>Note: Additional information may be needed in certain cases.</i></p>
Unemployment Benefits	<p>Your Statement or Letter from the Vermont Department of Labor detailing current benefits:</p> <p><i>Note: a copy of your unemployment check by itself is not sufficient documentation of your unemployment benefits</i></p>
Pension/Retirement Disbursements (including Keough, IRA, 401(k), 457 plan, etc.)	Self-attestation accepted.
Veteran’s Compensation	Self-attestation accepted.
Veteran’s Pension	Self-attestation accepted.
Investments (e.g., dividends, taxable interest, residuals, etc.)	Self-attestation accepted.
Worker’s Compensation	Self-attestation accepted.
Non-Government Disability Benefits (short- and long-term)	Self-attestation accepted.
Alimony	Self-attestation accepted.
Child Support	Self-attestation accepted.
Business (e.g., Partnerships, S-Corporations, etc.)	<p>Has the most recent tax return has already been submitted for other programs? If not, we will request the following documentation:</p> <ul style="list-style-type: none"> <li>• Federal Tax Return (most recent) <ul style="list-style-type: none"> <li>▫ See Schedule 1 <u>PLUS</u>: <ul style="list-style-type: none"> <li>▪ Schedule C (Business), or</li> <li>▪ Schedule E (Partnerships and S-Corps), or</li> <li>▪ Schedule F (Farming/Fishing)</li> </ul> </li> </ul> </li> </ul>
Royalties	Self-attestation accepted.

# Unearned Income Continued

Trust	<p>If there is a <b>new</b> trust that has not been reported, we will request the following documentation regarding trust must be submitted for review:</p> <ul style="list-style-type: none"> <li>• Trust document – including Schedule A (current list of assets in the Trust)</li> <li>• 12 months of accounting (<i>if Trust was created &lt;1 year ago, accounting since creation date</i>)</li> </ul>
Capital Gains	<p>If the customer does not have self-employment, self-attestation is accepted. If the customer has self-employment, Capital Gains can be found on the most recent tax return.</p> <p><b>Note:</b> Capital Gains may be <b>recurring</b> (expected income each year) or <b>non-recurring</b> (a one-time sale of property). Recurring gains are typically through investments (such as mutual funds) or frequent real estate transactions.</p> <p><u>Do not count Capital Gains income if it is non-recurring (one-time sale). If it is unclear if this income is recurring or not, we will reach out to see if they expect to receive Capital Gains income this year.</u></p>
Mortgage/Promissory	<p>The following document is needed to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> <li>• Copy of Mortgage or Promissory note</li> </ul>
Insurance Settlement	Self-attestation accepted.
Prizes, Settlements, and Awards	Self-attestation accepted.

# Earned Income

Income Type	Documentation Needed?
<p>Wages (including jobs, paid internships, training programs, etc.)</p>	<p>After comparing a customer’s self-attested wages with existing data, we will, if necessary, request documentation.</p> <p><b>Note:</b> For new applications, paystubs should reflect 30 days prior to the application date, regardless of when the application was received. For renewals, paystubs should reflect 30 days prior to the date the application is being processed.</p> <p>For <b>Medicaid for Working Persons with Disabilities (MWPDP)</b> cases, if a change is reported with the same employer that was previously verified, self-attestation is accepted.</p> <p>If documentation of wages has been requested reporting a new employer, we will request the following documentation:</p> <ul style="list-style-type: none"> <li>• Paystubs (reflecting 30 days prior to the application)</li> <li>• Letter from employer               <ul style="list-style-type: none"> <li>▫ Should include employee name and employee’s wages + number of hours worked per week or annual salary.</li> <li>▫ Preferred that the letter is on employer/company letterhead; however, as long as it contains all the information from the above bullet, it is considered acceptable if not on employer/company letterhead.</li> </ul> </li> <li>• Form 218E</li> <li>• Form 218EC</li> </ul> <p><b>Note:</b> For MWPDP, proof of FICA payment is required.</p>
<p>Business/Self-Employment (including businesses, Partnerships, S-Corporations, Farming/Fishing, etc.)</p>	<p>Has the most recent tax return already been submitted for other programs? If not, we will request documentation.</p> <p>For <b>Medicaid for Working Persons with Disabilities (MWPDP)</b> cases, Self-Employment Contributions Act (SECA) tax payments need to be verified; or a written business plan approved and supported by a third-party investor or funding source needs to be submitted.</p> <p><b>Documentation:</b></p> <ul style="list-style-type: none"> <li>• Federal Tax Return (most recent)               <ul style="list-style-type: none"> <li>▫ See Schedule 1 <b>PLUS:</b> <ul style="list-style-type: none"> <li>▪ Schedule C (Business), or</li> <li>▪ Schedule E (Partnerships and S-Corps), or</li> <li>▪ Schedule F (Farming/Fishing)</li> </ul> </li> </ul> </li> <li>• Form 204B – Statement of Self-Employment Income (used for new income that began <u>after</u> the most recent tax return, OR if the customer reports their income will be different this year)</li> <li>• Bookkeeping records/written attestation of income and expenses (Year-to-Date)               <p><b>Should include:</b></p> <ul style="list-style-type: none"> <li>▫ First and last name of earner</li> <li>▫ Self-employment company name</li> <li>▫ Total gross income amount for the last 12 months</li> <li>▫ Total expenses amount</li> <li>▫ Start and end dates for the information in the document</li> <li>▫ Signature</li> </ul> </li> </ul>

Rental/Real Estate	<p>Has the most recent tax return already been submitted for other programs. If not located, we will request documentation.</p> <p>For <b>Medicaid for Working Persons with Disabilities (MWPD)</b> cases, Self-Employment Contributions Act (SECA) tax payments need to be verified; or a written business plan approved and supported by a third-party investor or funding source needs to be submitted.</p> <p><b>Documentation:</b></p> <ul style="list-style-type: none"> <li>• Federal Tax Return (most recent) <ul style="list-style-type: none"> <li>▫ See Schedule 1 <u>PLUS</u>: <ul style="list-style-type: none"> <li>▪ Schedule C (Business), or</li> <li>▪ Schedule E (Partnerships and S-Corps), or</li> <li>▪ Schedule F (Farming/Fishing)</li> </ul> </li> </ul> </li> <li>• Form 204R (used if this income is new or tax return is not reflective of the current year)</li> </ul> <p><b>Note:</b> 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"> <li>• Property tax bill</li> <li>• Proof of amount owed on the property (e.g., mortgage)</li> </ul>
Difficulty of Care	<p>Documentation needed:</p> <ul style="list-style-type: none"> <li>• Copy of the Difficulty of Care contract</li> </ul>
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 already been submitted for other programs? If not, we will request documentation the following if the income amount is high enough to warrant filing taxes:</p> <ul style="list-style-type: none"> <li>• Federal Tax Return <ul style="list-style-type: none"> <li>▫ See Schedule E</li> </ul> </li> <li>• Lease agreement</li> <li>• Bookkeeping records</li> <li>• Copy of a check paid to the household member</li> </ul>
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, self-attestation is accepted.</p> <p>Has the most recent tax return already been submitted for other programs? If not, we will request the following documentation if the income amount is high enough to warrant filing taxes:</p> <ul style="list-style-type: none"> <li>• Federal Tax Return <ul style="list-style-type: none"> <li>▫ See Schedule C</li> </ul> </li> <li>• 1099-MISC</li> <li>• Bookkeeping records</li> </ul>

# Resources

**\*IMPORTANT** – *If a resource is jointly owned, the resource is considered in full (at 100%) unless documentation is provided that shows otherwise.*

Resource Type	Documentation Needed?
Annuity	<ul style="list-style-type: none"> <li>216A form – filled out and <u>signed</u> by the financial institution</li> </ul> <p><b>Note:</b> <i>Additional information may be needed in certain cases.</i></p>
Burial Account	Self-attestation accepted.
Checking/Savings	After comparing a customer’s resources with the Asset Verification System (AVS), we will reach out, if necessary, for additional documentation: <ul style="list-style-type: none"> <li>Account statement (most current)</li> </ul>
College Saver, 529 accounts, UTMA	Self-attestation accepted.
Life Insurance (Whole)	<p>If the customer reports a Whole Life Insurance policy, and the cash value has not been reported, we will reach out for the cash value and accept self-attestation.</p> <p><b>Note:</b> <i>If client intends to use this insurance for burial, self-attestation is accepted that the account is intended for that purpose.</i></p>
Mortgage Note	<p>This document is needed to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> <li>Copy of Mortgage Note</li> </ul>
Promissory Note	<p>This document is needed to determine what amount is countable for programs:</p> <ul style="list-style-type: none"> <li>Copy of <u>signed</u> Promissory Note</li> </ul>
Property (e.g., land, real estate, etc.)	<p>These documents are needed if the address is not the primary residence.</p> <ul style="list-style-type: none"> <li>Property tax bill (most current)</li> <li>Property deed</li> </ul>
Retirement Accounts/Plans (e.g., IRA, pension, 401(k), Keough, etc.)	Self-attestation accepted.
Stocks/Bonds/Mutual Funds	Self-attestation accepted.
Trust	<p>These documents must be submitted for review:</p> <ul style="list-style-type: none"> <li>Trust document – including Schedule A (current list of assets in the Trust)</li> <li>12 months of accounting (<i>if Trust was created &lt;1 year ago, accounting since creation date</i>)</li> </ul>
Vehicles (including cars, trucks, vans, motorcycles, boats, trailers, RVs, etc.)	Self-attestation accepted. The <a href="#">NADA guide</a> to determine the Blue Book Value, if countable.



# Income Spenddown (MABD)

Expense Category	Documentation Needed
Medical/Dental	<ul style="list-style-type: none"> <li>• Bill/Statement (paid or unpaid) with current balance due for services rendered</li> </ul> <p><b>Must include:</b></p> <ul style="list-style-type: none"> <li>○ Statement date within 90 days</li> <li>○ Dates of service</li> <li>○ Proof that other insurance has been billed (if applicable)</li> </ul>
Prescription (Rx) Copays	Self-attestation accepted.
Health Insurance Premiums	If the customer indicates that they have private insurance but did not note a premium amount that was not previously reported, we will reach out. Self-attestation accepted.
Transportation	Self-attestation accepted.
Personal Care Services (e.g., home health staff)	<ul style="list-style-type: none"> <li>• Form 288B and Form 288C (MABD only)</li> <li>• Written attestation of medical necessity and cost</li> </ul> <p><b>Note:</b> Any of these documents <b>must include</b> a doctor's or provider's signature.</p>
Medically Necessary Expenses (e.g., service animal, home accessibility improvements, questionable OTC expenses, etc.)	<ul style="list-style-type: none"> <li>• Letter from medical provider</li> </ul> <p><b>Must include:</b></p> <ul style="list-style-type: none"> <li>○ Current date</li> <li>○ Letterhead</li> </ul> <ul style="list-style-type: none"> <li>• Contractor bill (for home accessibility improvements)</li> </ul>
Assistive Community Care Services (ACCS)	<ul style="list-style-type: none"> <li>• 225A Form (MABD)</li> </ul>