

INFORMATION NEEDED FOR FILLING OUT MEDICAID APPLICATION

Disclosure; Bruce Bamford and associates are not attorneys and this advice should be discussed with an Elder Law Attorney who specializes in Medicaid Planning as well as your accountant **BEFORE** changing any documents mentioned below.

2 of each Clear, clean copies of the documents listed below are needed for the Medicaid application.....one copy for you to keep and one copy to be turned in with the application.
Try not to get overwhelmed when reading this, as it just takes time.

Important Instructions:

- All pages will need to be copied in order, no staples or paper clips.
- If a document is printed double sided.....please make it into 2 single sided copies.
- All documents need to "official"....no handwritten lists or notes
- See below on how to organize this in a notebook too. We have a person you can hire to do all this if you wish and save you so much stress.

1) Copy of applicant's Certified Power of Attorney or State Appointed Guardianship

2) Birth Certificates of husband AND wife (if married)

3) Both Drivers License's both Social Security Cards Both Medicare Cards

Any supplemental insurance cards **!!! front and back of all cards !!!**

NOTE: Front and back sides of the above cards should be copied on one page for each person, front view on the left hand with the back side directly across on the right side.

4) If Veteran - Service # and claim # and DD214 (discharge paper)

5) Marriage Certificate

6) If renting, Landlord's Name and Address

7) Bank statements: Or Transaction history for 3 months up to the date we meet

The prior three months of all account statements **and all consecutive pages (even if blank! !)**. The bank statement needs to show: the name and address of the bank, the account types, the account owners names, the last 4 digits of the account and the transaction history.

NOTE: sometimes "on-line" statements are not allowed as "official bank" statements because they leave off some of the information noted above.

CRITICAL: look for any check you wrote on the statements or Transaction over \$300 and click to print these checks off. DSHS assumes your gifting money and we need PROOF you're not!!

8) Latest statements for all investments.....IRAs, Stocks, Mutual Funds etc.

9) If Spouses transfer assets from one to the other on anything, a paper trail is needed that shows proof (i.e. old and new bank statements and any other pertinent information) Remember, if you cannot follow the complete steps of any transfer, the Medicaid case worker will not be able to either....which will cause delays and confusion. Delays and confusion can be very costly

9a) Veterans benefits if receiving income.

10) Verification statement of GROSS annual or monthly income of

- Social Security
- Pensions.....etc.

Important NOTE!! If you need to go to the Social Security Dept, **!! they do NOT accept a Power Of Attorney !!** to allow you access to someone else's SS information. You have to apply as the Representative Payee **which is not a quick thing to accomplish**, so do this first on your bucket list.

11) Life and/or Burial Insurance Policies on the company letterhead, must show death benefits, cash value (if any) and if it is revocable or irrevocable. (We can explain this if you'd like.)

12) Burial Plot Deeds and if revocable or Irrevocable proof on the companies letterhead

13) Long Term Care Insurance Policies/ Monthly Payments you might be receiving if on claim. And when will it end payments?

14) Rental Income Receipts from rental properties and all sales contracts

15) **ALERT! ALERT!! ALERT !!!** Gifts (money, cars, property.....anything over \$285 in a month) to anyone in the last 5 years? Verify amounts, dates and what they were....also if a contract was used or just a gift? **(NOTE: do not do any gifting from this day forward to anyone without calling us or your attorney!!!)**

16) Automobile, RV'S, Boats, (Things you license) -Titles or Registration.....run NADA on all vehicles for proof of value, or get proof of value from a dealer on their letterhead.
Remember only one vehicle is exempt, all other vehicles are not. Even the Junker you have not licensed or driven in years, but still have.

17) Property Tax Statements of last tax assessed values of all properties and vacation properties and Mobile Home Information....also loan total and monthly payment if not paid off.

18) Premiums on Medical Insurance Policies, Medicare Supplement Policies and if your spouse carries you on their health insurances, DSHS wants to know what each pays separately.

19) Premiums on Homeowner's Insurance Policy

20) Premiums on Auto insurance and all recreational vehicles

21) Copies of current, monthly medical expenditurespharmacy, medical supplies etc.

22) Actual current Bills for Utilities Garbage, Cable, and all other consistent monthly bills and expenses

23) Credit Card debts

Making your book

You may decide to organize your documents yourself. We suggest that you put them in a binder that can be used to aid in the completion of a Medicaid Application (or, if you want to just organize your documents for your own peace of mind.) **Your heirs will LOVE you for this organized gift!!**

- Get a 3 ring notebook,
- a set of Index Tabs
- And a couple dozen 3 ring clear plastic insert pages at an Office supply store.
- Note: put each page of the documents you collected in protective sheet covers

This will be your new financial book and can be used as back up to the copies of the documents turned in with the Medicaid Application.

Sections for your book.

Section I.....Personal Information

Page 1 is a cover story.....a brief story of what is happening to make you apply for Medicaid. What circumstances led to your leading to apply? Where is your spouse now? Hand written clearly is ok.

Insert documents 1 - 5 in this section

Section IIInvestments and financial

Insert documents 6-17

Section IIIExpenses

Insert documents 18-23 in this section

When you are done, we will use this book for your Medicaid Application. Ask us to see an example if you're confused.

The more you can do getting documents ready, the less hourly time you will be billed if you decide to hire us. 😊

This is a process, so do not get overwhelmed.

Please call us if you have any questions on doing any of this. 360-943-9698

Timing issue

And remember too, we need a check ready to go into the annuity by the 10th of any month to get it issued and the 10 day free look on the annuity done so you can drop all this off at DSHS before the 1st of the following month.

IMPORTANT!! Bank Account set up directions

You want your Medicaid Spouse to be on the ONE JOINT CHECKING account. ONLY their social security, fixed pension income and any other fixed income they get goes into this account as this account is their separate property while on Medicaid. This is where you will be writing your portion of the cost for their care from generally. Remember, their care, their account, but you need to be on it to write the checks.

All other bank accounts are in healthy spouse name only!!! If you are going to add an adult child to your account, ask your attorney on how to legally set these accounts up.

Lawyer help should be considered

If you are going to quit claim the house to the healthy spouse, do any transfers with your attorney's advice.

And in final, let us know if your attorney has set you up with a Special Needs Trust for Medicaid purposes. If not sure, have them explain the pros and cons.

Note: If a vehicle is FOR SALE it may be exempt...in order to exempt it, it has to be in a publication and proof of the publication needs to be provided.....Craig's List may be ruled as too short of a listing. Car Trader, Thrifty nickel etc is ok

Tip for "after you submit"

#1 Thing to remember, once the Medicaid Application is turned in "Note on your calendar every date you get a call or correspondence from HCS and write notes. With their backlog, your only defense is recording times, dates and notes to try to recoup money if you keep private paying and not getting your loved one on assistance.

Please call 1-360-664-9050 to HCS, ask for "Intake" and order a Medicaid Application booklet if I did not give you one. The Application in the book will be the reason to follow these pages. 3-11-15

Blank Page needed between each institution explaining where any amount over \$276 went to and receipt if not clear proof. They are looking for illegal transfers of assets over \$276 in a month to heirs.

So in front of (example) Wells Fargo bank, Franklin Mutual Funds, Metropolitan Life Insurance, just a blank page to help separate them with WELLS FARGO on the page and any explanation and proof of why and where the transferred money went for the past 3 months.