MICHIGAN

medicaid guide

As we age, some of us find ourselves in need of long-term care services. Long-term care can be expensive, and many seniors find themselves struggling to pay for it. Fortunately, there is a Medicaid long-term care benefit available in Michigan that can help cover the costs of long-term care. Through proper planning with a firm that is educated in **Medicaid Planning**, you can protect your assets from these high costs while still being able to receive the benefits from these facilities.

WHAT IS MEDICAID?

Medicaid is a joint federal and state program that provides healthcare coverage to individuals who meet certain income, asset, or health related criteria.

In the state of Michigan, Medicaid is administered by the Michigan Department of Health and Human Services (MDHHS).

WHAT IS THE MEDICAID LONG-TERM CARE BENEFIT?

The Medicaid long-term care benefit is a program that provides coverage for long-term care services, such as nursing home care, home health care, and assisted living. To be eligible for the Medicaid long-term care benefit, individuals must meet certain income and asset criteria.

In Michigan, the Medicaid long-term care benefit is provided through the MI Choice Waiver Program. This program allows eligible individuals to receive long-term care services in their own homes or in an assisted living facility.

WHO IS ELIGIBLE FOR THE MEDICAID LONG-TERM CARE BENEFIT?

To be eligible for the Medicaid long-term care benefit in Michigan, individuals must meet the following criteria:

- MUST BE A MICHIGAN RESIDENT
- MUST BE 65 YEARS OF AGE OR OLDER, BLIND, OR DISABLED
- MUST REQUIRE A NURSING HOME LEVEL OF CARE
- MUST HAVE INCOME BELOW A CERTAIN LEVEL
  ($2,382 PER MONTH FOR AN INDIVIDUAL IN 2022)
- MUST HAVE ASSETS BELOW A CERTAIN LEVEL
  ($2,000 FOR AN INDIVIDUAL OR $130,380 FOR A JOINT COUPLE IN 2022)

It's important to note that not all assets are counted when determining eligibility for Medicaid long-term care benefits. For example, a primary residence and one vehicle are not counted towards the asset limit.

HOW TO APPLY FOR THE MEDICAID LONG-TERM CARE BENEFIT?

To apply for the Medicaid long-term care benefit in Michigan, individuals can contact their local MDHHS office. A caseworker will assist with the application process and determine eligibility.

It's important to note that the Medicaid long-term care benefit is subject to asset recovery after an individual's death. This means that the state can recover the costs of long-term care services from the individual's estate.

The Medicaid long-term care benefit is a valuable program that can help seniors pay for nursing care services. If you or a loved one needs long-term care, it's important to explore all available options and to consult an elder law attorney who is fluent in the Medicaid & Elder Law fields.

SCHEDULE YOUR CONSULT NOW TO GET STARTED TODAY!

RUTKOWSKI LAW FIRM

ASSET PROTECTION & ESTATE PLANNING