



## **Affordable Assisted Living and MI Choice Eligibility**

*Note: this document is intended to provide information to tenants who may need help in paying for the personal care and health related services that they need at this residence. It explains some of the rules for possible help with the cost of services.*

The Affordable Assisted Living project was developed by the Michigan State Housing Development Authority and state partnering agencies to offer rents priced at levels that are affordable for seniors with limited financial resources and to offer services funded by Medicaid and other public sources. The cost of services in Assisted Living can be a serious concern for some tenants. It may be possible to receive support for the services you need through the MI Choice program. MI Choice is funded by Medicaid which is the federal and state funded program that provides health care coverage for people with low incomes and minimal assets. Medicaid pays for hospital care, doctors' services, long term care and other health services.

### **MI Choice & Medicaid Eligibility**

In addition to traditional Medicaid funded services, the MI Choice program provides a number of personal care and health related services that support consumers who require assistance with daily activities and wish to remain at home; including living in Affordable Assisted Living residences. Services provided include personal care, nursing, meals, transportation, counseling and many other services that are currently available in Affordable Assisted Living residences.

People must qualify for the Medicaid funded MI Choice program and meet eligibility requirements which can be complicated. MI Choice serves persons who meet the admission criteria for nursing facilities but who wish to reside at home and in housing with services settings like Affordable Assisted Living. MI Choice program staff can determine if your health conditions would meet this requirement through an assessment of your health status.

### **Physical Health or Medical Eligibility**

Examples of people who meet the criteria include those that need help with moving around in bed, transferring from bed to a chair and help with toileting and/or eating. Other examples include people having trouble remembering things important to daily living like taking medications and those who experience serious difficulty in making decisions or make poor decisions about daily living.

## Financial Eligibility

People must also meet income and asset eligibility requirements and provide proof of the information provided in a Medicaid Application. MI Choice can only provide services for people whose income and assets fall within the eligibility guidelines or requirements. MI Choice staff can help in completing the Medicaid application and gathering the documents to verify the financial information stated in the application. Applications are reviewed by the Department of Human Services which determines if you qualify for Medicaid coverage.

### Income

Only your income is considered for the application, the incomes of a spouse or other family member are not considered for MI Choice eligibility. For fiscal year 2011, income from all sources cannot be greater than \$2,022 per month. Income sources include:

*Social Security (Gross)* \$ \_\_\_\_\_ *Pensions* \$ \_\_\_\_\_

*Supplemental Security Income (SSI)* \$ \_\_\_\_\_ *Annuities* \$ \_\_\_\_\_ *Other* \$ \_\_\_\_\_

*Total Income* \$ \_\_\_\_\_; if the total of all of your income sources is \$2,022 or less and this can be proven or verified through the application process, you have met the income eligibility requirement. Please note that Veteran's Aid and Attendance benefits are not counted as income by the Department of Human Services.

### Assets

You are allowed to have up to \$2,000 in total countable assets to meet Medicaid eligibility requirements for assets. The list of assets considered for the Medicaid application is lengthy. Generally, only one car and a home are excluded from your total assets. Assets that are reviewed and considered during the application process include:

*Checking & Savings Accounts, CDs, Retirement accounts (IRA, 401K), Stocks & Bonds, Money Markets, Trusts, the Cash Value of Life Insurance Policies, Annuities, Land Contracts, Property (such as rental income), Vehicles (other than 1 car).*

All assets that are counted and owned by you and a spouse are considered; it doesn't matter in whose name they are placed. However; Medicaid rules allow dividing assets between the person applying and a spouse based upon a formula. The intent is to protect some assets for a spouse not participating in the MI Choice program. Generally, one half of countable assets would be protected for your spouse up to about \$100,000. MI Choice staff can help you find the assistance you need to determine the amounts that will be assigned as your share for the application and the amount to be protected for your spouse.

Processing Medicaid applications cannot be completed until all verification items are submitted. Items include documents that prove that income and asset information reported in the application are correct. This includes copies of bank statements, statements for other accounts, life insurance face sheets and other documents.

**If you believe that you may meet these eligibility requirements, please contact the Executive Director of this residence for a private discussion and for more information about the MI Choice program.**