

MEDICAID FOR INSTITUTIONAL CARE HOME and COMMUNITY BASED WAIVERS Pre PACE (Program of All Inclusive Care for the Elderly)

Low-income people who are aged, blind or disabled may qualify for **Medicaid**.

The three programs that assist the aged, blind or disabled are:

- \$ Institutional Care
- \$ Home and Community Based Waivers
- \$ Pre-PACE (Program of All Inclusive Care for the Elderly)

WHAT IS INSTITUTIONAL CARE MEDICAID?

Institutional Care Medicaid is the program that pays for services provided to people who are in a nursing home or in a hospital.

WHAT ARE THE HOME AND COMMUNITY BASED WAIVERS?

Home and Community based waiver programs can help people with special needs receive support services at home. There may be a waiting list to get services under the four waiver programs. These are:

1. Disabled and Elderly
2. Medically Fragile
3. Developmentally Disabled
4. AIDS

WHAT IS PrePACE?

Pre-Pace provides full Medicaid services for people who can remain at home. People in this program must get Medicare. Under this managed care program, people are assessed by a medical team to determine the health care they need. Health care services are provided at an adult day health care center or in the person's home. At this time, this program is available only in Bernalillo, Valencia and Sandoval counties.

HOW CAN I QUALIFY FOR THESE PROGRAMS?

To qualify for one of these three programs, you must (1) be aged or blind or disabled as defined by the Social Security Administration (SSA); (2) need the kind of health care services that are provided in a nursing home; and (3) meet certain income and resource limits. Income is money received. Resources are assets available to you such as savings accounts, property and vehicles.

HOW MUCH INCOME CAN I HAVE AND STILL BE ELIGIBLE?

Beginning January of each year the gross income limit is set by the federal government. Gross income includes Social Security benefits, pensions and money received from employment. To qualify, your gross income must be below the limit set by the federal government. Certain types of income may not be counted

at all.

IF I AM PLACED IN A NURSING HOME, DO I HAVE TO PAY ANY OF MY INCOME TO THE NURSING HOME?

Yes. You may keep \$45 per month for your personal needs. The remainder of your income is paid to the nursing home.

HOW MUCH CAN I HAVE IN RESOURCES, SUCH AS SAVINGS AND PROPERTY?

The resource limit is \$2,000. Resources include cash on hand, savings, Certificates of Deposit, bonds, stocks, real property (other than your home) and other assets owned by you.

IF I AM MARRIED, HOW IS THE INCOME OF MY SPOUSE COUNTED?

Some of your income and the income of your spouse may be protected for your spouse. The remainder of your income is paid to the nursing home.

IF I AM MARRIED, HOW ARE MY RESOURCES AND THE RESOURCES OF MY SPOUSE COUNTED?

Some resources are not counted and some resources can be transferred to your spouse. Your caseworker can tell you which resources must be spent before you can qualify and which resources can be protected for your spouse.

IS MY HOME COUNTED AS A RESOURCE?

Not if your spouse or dependent is living in the home. If no one is living in your home and you are placed in a nursing home for long term care and don't intend to return, the value of your home will be counted.

CAN I GIVE AWAY RESOURCES AND STILL QUALIFY?

If you give anything of value, remove your name from or add your name to property, or limit your access to your resources, you may be ineligible for certain periods of time. You can give away resources to your spouse up to a certain dollar value.

CAN I HAVE MY INCOME OR RESOURCES IN A TRUST AND STILL QUALIFY?

Yes, if the trust meets **Medicaid** rules.

HOW CAN I GET MORE INFORMATION ABOUT THESE PROGRAMS?

For more information, you may contact the local Human Services Department field office in the county where you live. The address and telephone number is listed in the New Mexico State Government section of the telephone book under Human Services Department.

