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10 Things Medicaid Won't Tell You

- 1. The Community Spouse can keep assets in excess of the Community Spouse Asset Allowance if total income is below the Monthly Maintenance Needs Allowance.**
- 2. There are allowable and non-allowable transfers.**
- 3. A home can be transferred without penalty to the spouse, and sometimes, a child or a sibling if they meet the necessary requirements.**
- 4. Assets can be transferred to a disabled child without penalty.**
- 5. Assets can be transferred to family members within the three-year look back period with penalty.**
- 6. The penalty for a transfer of assets within the three-year look back period begins in the month that the transfer is made.**
- 7. You can pay family members under certain circumstances for providing care to the applicant.**
- 8. Medicaid reimbursement efforts are only pursued against probate estates.**
- 9. You can leave assets to a special needs trust for the benefit of a disabled loved one that will not affect eligibility for Medicaid.**
- 10. A retained life estate in property can protect it from nursing home costs and Medicaid reimbursement efforts.**

Disclaimer:

No action should be taken based upon the information provided here without first consulting an experienced elder law attorney.