

*Law Office of*  
**Daniel Parsons**

6 James Street  
Geneva, Illinois 60134  
www.dparsonslaw.com

*e-mail: dparsons@dparsonslaw.com*  
*Phone: (630) 208-0674*  
*Fax: (630) 208-0676*

## Considerations for Those Facing Long Term Health Care or Possible Medicaid Application

### **General Requirements**

In order to qualify for Medical Assistance (M.A.), an individual must:

- Be a resident of Illinois and a U.S. Citizen;
- Be age 65 or over, blind or disabled; and
- Be within certain asset and income limitations:
  - When an individual has \$2,000 or less in cash and /or non-exempt assets, he/she will then be eligible for M.A.
  - There are certain assets that are considered exempt and that do not affect an individual's eligibility:
    - Homestead property -- property owned and occupied by client;
    - Vehicle, regardless of value if:
      - Necessary for employment; or
      - Necessary for transportation for medical treatment of a specific or regular medical problem; or
      - Needed to provide transportation for essential daily activities because of climate, terrain, remoteness or similar factors.
    - Personal affects and household goods of less than \$2,000.
    - Varying amounts set aside in prepaid burial contracts, \$1,500 to \$4,120, depending upon whether the contracts are revocable or irrevocable.
    - Burial spaces, including caskets, urns or other containers for remains.
    - An individual applying for MA must have a monthly countable income of less than the nursing home's monthly private pay rate.

### **Where there is a Spouse**

The Community spouse is allowed:

- \$95,100.00 in cash or other assets (Sometimes more if below income allowance);
- \$2,378.00 per month in income;
- A home of any value;
- A car of any value;
- Unlimited personal affects and household goods.