This publication concerns Long Term Care benefits. If you need help translating it, contact your county assistance office. Language assistance will be provided free of charge.

“Esta publicación trata sobre los beneficios de atención a largo plazo. Si necesita ayuda para traducirla, comuníquese con la oficina de asistencia de su condado. Se le proporcionará asistencia con el idioma sin cargo”.

¨ ការផ្សព្វផ្សាយនេះទាក់ទងនឹងផលប្រយោជន៍ថែទាំរយៈពេលយូរអង្វែង។ ប្រសិនបើលោកអ្នកត្រូវការជំនួយក្នុងការបកប្រែ សូមទំនាក់ទំនងជាមួយការិយាល័យជំនួយរបស់ក្រុង។ ជំនួយក្នុងការបកប្រែភាសានឹងត្រូវបានផ្តល់ជូនដោយឥតគិតថ្លៃ ¨ ។

“本出版物涉及长期护理福利。如果您需要翻译帮助，请与您的县援助办公室联系。语言援助将是免费提供的。”

«Настоящая публикация посвящена пособиям по долгосрочному уходу. Если вам необходима помощь в ее переводе, обращайтесь в отдел поддержки в вопросах социального обеспечения своего округа. Услуги переводчика будут предоставлены вам бесплатно».

"Ấn phẩm này liên quan đến các quyền lợi về Chăm sóc Sức khoẻ Dài hạn. Nếu quý vị cần giúp đỡ trong việc phiên dịch ấn phẩm này, xin liên hệ với văn phòng trợ giúp của quận hạt. Sự trợ giúp về ngôn ngữ sẽ được cung cấp miễn phí.

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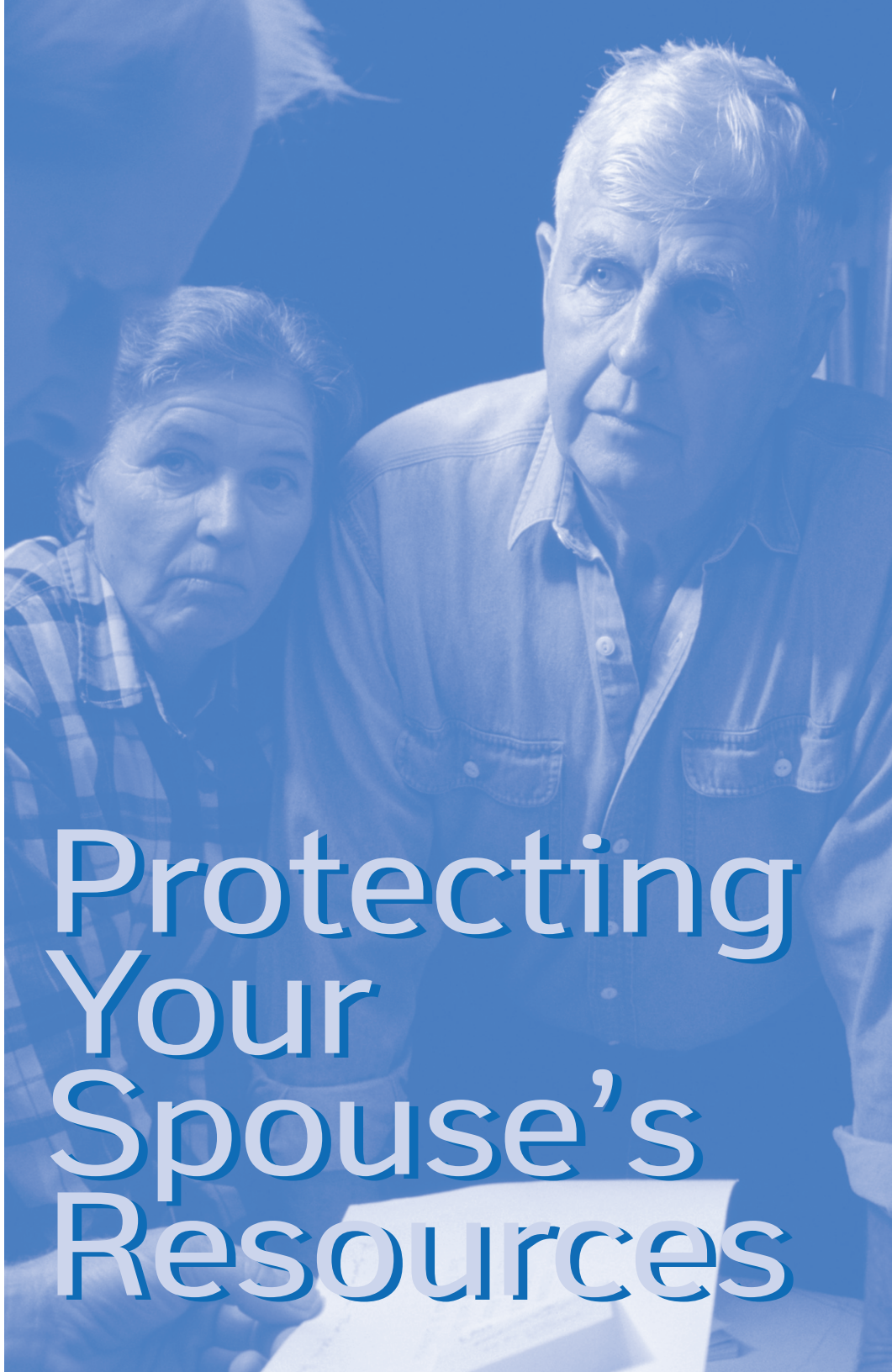

Protecting Your Spouse’s Resources

PROTECTING YOUR SPOUSE'S RESOURCES

Without help, the high cost of long-term facility care can rapidly deplete a family's savings. Fortunately, the Pennsylvania Department of Public Welfare has a program that can help pay for long-term care costs while conserving resources for the spouse living in the community.

Medical Assistance

Pennsylvania's Medical Assistance program, previously known as Medicaid, is a government health care program for people who meet certain income and resource guidelines. The program will pay for long-term care for eligible individuals.

In the past, couples have been required to pay the entire cost of care until family resources were almost entirely depleted, leaving the spouse in the community with little or no savings. The Department's Spousal Impoverishment Program requires that only half of a couple's savings and resources be expended before help is provided.

Assessing Resources

Because a couple will want to protect as much of their resources as possible for the spouse in the community, it is important that ***a detailed resource assessment be completed as soon as one spouse enters a long-term care facility*** — before joint resources are expended on care. A resource assessment form (PA 1572) can be obtained from the long-term care facility. It should be submitted to the county assistance office in the county where the long-term care facility is located.

Persons who have given away assets (income or resources) since February 8, 2006 or set up or transferred assets to a trust within five years prior to applying for Medical Assistance for long term care supports and services may be ineligible for benefits. Because of this requirement, you may need to provide verification of assets owned during the past five years even though you may no longer own them. We will use your Social Security Number to get information about your assets for the five years prior to your application.

Resources that are considered for Medical Assistance eligiblity include: Cash, bank accounts, life insurance policies, stocks and bonds, certificates of deposit and other liquid assets. The couple's home and car are not considered and may be retained by the spouse in the community. Completion of an assessment form does not obligate the couple to apply for Medical Assistance.

Accuracy is Important

Remember, the amount of resources documented will be used to determine how much can be protected for the spouse in the community — the higher the amount of resources documented, the higher the amount that can be protected, up to a certain amount which changes annually. The couple is responsible for accurately assessing their resources; failure to report resources for eligibility purposes can be considered fraud.

Need Help?

The couple's attorney, family or friends may help complete the assessment. In addition, community legal services, local Area Agencies on Aging, and county assistance offices all provide help to individuals having difficulty with the form. Questions also can be answered by the welfare helpline at 1-800-692-7462.

Medical Assistance Clients Have Rights

People who become eligible for Medical Assistance while in the care of a long-term care facility that is a Medical Assistance provider may not be discharged or transferred against their will because they apply for assistance.