



## Eligibility Requirements for Long-Term Care Programs

**Categorical relationship.** The applicant must be age 65 or older, disabled, or blind according to the rules of the Social Security Administration.

**Residency.** The applicant must be residing in the State of Oklahoma with intent to remain at the time the medical service is received.

**Citizenship.** The applicant must be a citizen or lawful permanent resident for five years or more. Proof of citizenship/alien status as well as identity is required.

### **Income.**

- **Nursing facility care** - Income standard is \$2,022 per month based on 300% of the SSI Federal Benefit Rate. If income is between \$2,022 and \$3,000, a Medicaid Income Pension Trust must be established prior to the applicant being determined financially eligible. If the potentially eligible person is married, income may be deemed to bring the spouse's countable income up to a maximum of \$2,739 when determining a vendor payment. Contact the local OKDHS human services center for additional information.
- **ADvantage Waiver** - Income standard is based on the nursing facility standard of \$2,022 per month. If income is between \$2,022 and \$3,000, a Medicaid Income Pension Trust must be established prior to the applicant being determined financially eligible. The cost of ADvantage services may not exceed this annual SoonerCare (Medicaid) cost of nursing facility care. There is no vendor payment for the ADvantage program. Contact the local OKDHS human services center for additional information.
- **Personal Care** - Income standard is \$867 per month for an individual and \$1,167 for a couple.

### **Resources.**

- **Nursing facility care** – Resource standard is \$2,000. Spousal impoverishment standards apply. Resources are combined and halved. Up to \$25,000 in assets may be deemed to the spouse and up to \$104,000 may be protected for that spouse. Contact the local OKDHS human services center for additional information.
- **ADvantage Waiver** – Resource standard is the same as nursing facility care.
- **Personal Care** – Resource standard is \$4,000 for an individual or \$6,000 for a couple residing in the same home.

**Exempt resources.** Home property, automobile, up to \$7,500 in an irrevocable burial policy, and up to \$1,500 available cash value of life insurance are exempt. The life insurance cash value must be considered with the irrevocable burial policy so the total is not greater than \$7,500.

**Transfer of assets.** For ADvantage and nursing facility care, transfer of assets without commensurate return are investigated and can result in a penalty period of ineligibility. The look-back period is 60 months. There is no limit to the length of the penalty period.

**Medical eligibility.**

- **Personal Care** - Condition must require personal assistance in the home based on medical diagnosis, in-home support systems, and need. The decision is made by an OKDHS area nurse or designee.
- **ADvantage Waiver** - The potentially eligible person must require medical attention equal to nursing facility level of care. The decision is made by an OKDHS area nurse or designee.

**For additional information contact your local  
OKDHS human services center.**