



ELIGIBILITY REQUIREMENTS FOR LONG-TERM CARE PROGRAMS

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

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 Supplemental Security Income (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 \$908 per month for an individual and \$1,226 for a couple.

Resources.

- **Nursing facility care** - Resource standard is \$2,000. Spousal impoverishment standards apply. Total resources of couple are combined and then halved. A minimum of \$25,000 to maximum of \$109,560 in assets may be protected for the community spouse remaining in the home. 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 \$6,680 for an individual or \$10,020 for a couple residing in the same home.

Exempt resources. Home property, up to \$10,000 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 \$10,000.

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** – The potentially eligible person's 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.**