MassHealth Applications in a Nutshell

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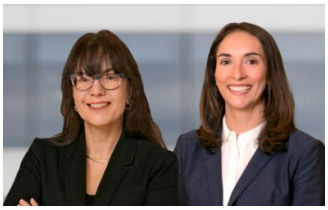
Often clients come to us knowing that they need to apply for MassHealth for a loved one needing long-term nursing facility care. However, MassHealth has a myriad of state regulations which must be followed in order for the application to be approved. Failing to understand and to follow MassHealth's many rules regarding long-term care applications can result in a denial of benefits.

As a first step, the application cannot be submitted until the both the applicant and spouse (if there is one) have reduced their countable assets to under MassHealth's current asset limits: $2,000 for the applicant and $162,660 for the community spouse (this total excludes the common non-countable assets: primary residence, income-producing property, term life insurance policies, one car, prepaid irrevocable funeral plans and plots and whole-life policies valued at $1,500 or under). MassHealth considers the assets of a married couple to be "one pot," so assets under both spouses' names are submitted to MassHealth for review. A pre-planned spenddown is key. If the countable assets are over the above limits at the time of application, the application will be denied.

The application is submitted with many documents, consisting of all financial account statements for up to the last 5 years, deeds, medical insurance cards, birth certificate, marriage certificate, Social Security cards and copies of checks and paid invoices supporting any payments or financial transfers over $1,000 as confirmation that the applicant and spouse did not "give away" their money solely for MassHealth qualification purposes.

After submission, MassHealth sends one or more Information Requests with a list of further questions regarding the documents submitted and MassHealth's own electronic asset search.



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If all documents are not timely submitted, MassHealth will deny the application for failure to verify. Or, if there are large unexplained transfers of assets or the asset total is over the allowed limits, MassHealth will also deny the application. All denials must be promptly appealed. MassHealth then schedules a Fair Hearing by phone in order for the applicant and MassHealth to present evidence supporting their positions; the Fair Hearings Officer (also a MassHealth employee) must decide whether to uphold the denial. If the final denial is upheld, the remedy is a Superior Court appeal.

Applying for MassHealth alone is like playing a board game where only one player knows the rules. We are here to help with every step of the application process.

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