

Single? Need to Qualify for MassHealth?

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It is important to know your options when it comes to qualifying for MassHealth should you require home health care or nursing home care. Many seniors who are single often lose sleep worrying about this very issue.

Rest assured, whether you are married or single, you can always qualify for MassHealth even if you own your home. MassHealth limits the amount of cash or cash equivalent assets you may have to \$2,000 or less. Below are three ways you can meet that requirement, even at the last minute.

- Spend the money on yourself (no gifts) by fixing up your house, pre-paying your funeral, buying some new clothes, furniture, things for the house, a new car, or maybe just throwing yourself a party.
- Buy an annuity. As long as it calls for equal monthly payments for the rest of your life expectancy, the purchase is legitimate.
- Put the funds into a “d4c pooled trust.”

Once you have qualified, the bed rate will decrease from the private pay rate (about \$14,000 per month at many places) to the MassHealth rate (around \$7,000 per month). While MassHealth will have a lien regarding its payments on your behalf after your death, the repayment amount will be vastly smaller than what you would have paid privately.

If you want to protect some or all assets completely from any MassHealth claim, you have to give those assets away five years before you apply. Many seniors keep all their cash but give away a “remainder interest” in their home (the interest that starts after they die) while keeping a “life

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estate” (control and use of the house while they are alive). If you were planning on giving your house to your child or children anyway, why not give him or her the “remainder interest” now, thus protecting the house from the MassHealth lien after five years?

Or how about the extra money in the bank that is really only there as a “rainy day” fund? Perhaps the best way to “save” for a rainy day is by giving it to someone you trust. If your children were going to get your assets anyway after you die, maybe you should give the money to the one you trust most, either outright or as trustee of an irrevocable trust. Once again, talk to your elder law attorney first, but if you’re losing sleep about this, you should at least find out what your options are.

If you have any questions or would like more information; please feel free to contact me at (508) 860-1470 or abergeon@mirickoconnell.com. Visit Frank and Mary’s YouTube channel, www.youtube.com/elderlawfrankandmary and your local cable station during COVID-19, for this virtual seminar, as well as, Frank and Mary’s weekly local cable TV shows, where my co-hosts and I address many common issues facing seniors and the resources available during the pandemic.