
Medicaid Spend Down Options

Medicaid (ALTCS in Arizona) requires income and asset limits for eligibility. The process of reducing the value of assets to qualify for Medicaid is referred to as "spending down." There are different limits for a single applicant vs a married applicant, so it is important to understand what the needed amount is before spending down more than you must!

For a single person, assets must be below \$2000 - a married applicant the rules allow for half of the marital resources to be protected for well spouse UP TO \$137,400. Countable resources exclude house, car and prepaid irrevocable burial plan *.

If you need to spend down resources to either qualify or maintain eligibility here are some options - important to note that GIFTING or giving away assets to someone else within the last five years will negatively impact eligibility.

Spending down on needed items for the ALTCS applicant or recipient or their spouse is allowed.

Suggested ways to spend down:

- Care Expenses
- Home improvements
- Debt
- Burial/Cremation Plan
- Items for quality of life; (television, computer, books)
- Items to increase functioning: (wheelchair, bedside commode, walker, hearing aides, glasses)
- Care Coordination/ Benefit Coordination/ Legal expenses

If you need further assistance or ideas, Benefit Results is pleased to be a resource for you!

**based on eligibility rules, benefit assessment is strongly encouraged*