

Nursing Home/Institutional Care

- <http://jfs.ohio.gov/ohp/consumers/homechoice.stm>
- <http://jfs.ohio.gov/ohp/consumer.stm>
- <http://jfs.ohio.gov/ohp/consumers/benefits.stm>



Care in an Institution

The Medicaid program offers a broad set of services for those who have special health care needs. Sometimes, the best solution for a person with a severe disability or medically unstable condition is care in an institution such as a nursing home or an intermediate care facility for people with mental retardation and/or developmental disabilities (ICF-MR). Currently, the Ohio Medicaid program pays for approximately 70 percent of the nursing home costs in the state of Ohio.

Application Process

When applying for institutional care through Medicaid, applicants will need to show proof of income, resources, disability, citizenship (if not a U.S. citizen) and other health insurance. Individuals must also meet Transfer of Resources provisions. Once it is determined that financial requirements are met, a level of care assessment will be conducted to identify the appropriate type of long-term care Medicaid will provide.

Once the care needs of the individual are determined, an additional computation is completed to establish how much of their income will be applied to the cost of care in the institution. This is called the Patient Liability.

How will this affect family members?

If an individual is in need of care in an institution has a spouse or dependent family members, it is possible that some of that person's income and assets can be kept to support those who remain at home. This is called **Spousal Impoverishment** and was established as a provision in the Medicare Catastrophic Coverage Act (MCCA) of 1988. Its purpose is to protect the community spouse from becoming "impoverished".



How it works

A resource assessment is conducted to determine the amount that will be given to the spouse and dependents at home. In Ohio, the maximum amount a spouse or dependent family member can keep is \$101,640 and the minimum is \$20,328. In addition, the spousal impoverishment law also allows one year for the institutionalized spouse to transfer assets to the community spouse. From here, the patient liability is determined.

To receive and application please call (419) 947-9111 or visit Morrow County Job & Family Services, 619 West Marion Road, Mt. Gilead, Ohio 43338 (Entrance B – take the elevator to the ground floor). **Appointments are scheduled for Nursing Home applicants.**