

PLACE
STAMP
HERE



MEDICAID

**NURSING HOME
STATISTICS,
WAYS TO PAY, WHO
IS ELIGIBLE, AND
THE MEDICAID
PROCESS**

Boppre Law Firm, PLLC
2151 36th Ave. SW. Suite B
Minot, ND 58701

“Medicaid can be complex, trust us to navigate you through the process.”

- Anthony Cooper, associate attorney

Nursing Home Care.

In 2020, there were approximately 56 million Senior citizens over 65 years of age. By 2050, the U.S. Census Bureau predicts there will be 86.7 Million citizens aged 65 and older living in the U.S.: 21% of the total population.

The average nursing facility daily rate in North Dakota: \$313.08 or approximately \$113,000 annually (ND Dept. of Human Services).

Ways to Pay for Long Term Health Care.

Self-Pay: At an average nursing home cost over \$100,000.00 a year. Most people will run out of money quickly.

Long-Term Care Insurance: Long-Term Care Insurance is the preferable way to pay, but it can be very difficult to get. Individuals need to purchase long-term care insurance before they turn 65 years old. After 65, rates steeply increase. Additionally, the daily benefits paid under an insurance plan may not be enough to cover the entire nursing home cost.

Medicaid: This a federal program based on federal rules, but administered by the states. As long as a person qualifies medically and financially, that person will receive benefits. Medicaid is the only federal or state program that will pay for long-term care. Medicare does not.

Who is Eligible for Medicaid?

To be eligible for Medicaid in North Dakota, you must be a resident of the state of North Dakota, a U.S. citizen, permanent resident, or legal alien, in need of health assistance and with a low income. You must also be one of the following: 65 years or older; pregnant; responsible for a child 21 years of age or younger; blind; or have a disability, or a family member in your household have a disability.

Single Individuals in North Dakota are allowed to keep only \$3,000 in assets when they apply for Medicaid, along with a reasonable burial policy. If assets are over this amount, it must be spent down.

Married couples with one spouse staying at home the other in a long-term care facility are allowed to keep one vehicle, the home, and a reasonable burial policy. The spouse in the nursing home keeps only \$3,000 and the community spouse gets to keep half of the couple's countable assets but not to exceed approximately \$130,380 (as of 2021, ND Dept. of Human Services).

Have more questions or want to begin estate planning? Let us know!

Boppre Law Firm, PLLC
701-852-5224

or schedule a consultation online at
bopprelawfirm.com

Navigating the Medicaid Process.

Planning and applying for Medicaid can be very complex. For example, Medicaid has a 60 month look-back policy. This means that a Medicaid case worker will examine your financial records going back 60 months from the date you applied. They will also inquire about any transfer of property that took place 60 months prior to the Medicaid application. A transfer for less than fair market value during the 60 month look-back period may be disqualifying. As such, your application may be denied or a penalty period applied. On the other hand, however, a transfer may not be disqualifying if an institutionalized member transfers his/her home or residence to their son or daughter who is under age twenty-one, blind, or disabled.

What can we do for You?

One of the main concerns, is what happens to your assets if you enter a long-term care facility and apply for Medicaid. Your assets can simply be your home that you hope to convey to a family member or friend after you pass. Although the answer depends on your unique situation, we at the Boppre Law Firm have knowledgeable, experienced counsel, that will guide you every step of the way. Check us out online or call us today.

This brochure is for informational purposes only and should not be construed as legal advice and does not establish a client-attorney relationship.