

**MinnesotaCare:**

No provisions.

**MA:**

The following provisions apply to married people when 1 spouse:

> Begins a period of institutionalization, in any state, anticipated to last at least 30 consecutive days on or after 10-1-89.

OR

> Was screened by the Long Term Care Consultation (LTCC) team on or after 7-1-91 and was receiving or is anticipated to begin home care services within 90 days of the LTCC and will continue for at least 30 consecutive days. See CONTINUOUS PERIOD OF INSTITUTIONALIZATION in §0902.07 (Glossary: Client...) for instructions on determining 30 consecutive days. Verify the anticipated duration of home care services through the agency providing the services or the LTCC team.

An asset assessment is a snapshot of all non-excluded assets owned by either or both of the spouses at the time of the first continuous period of institutionalization in any state. People are not required to complete an asset assessment before applying for MA. However, because the asset assessment determines the amount of assets to be attributed to each spouse and does not change from the date of the first continuous period of institutionalization, it may be easier to complete at that time.

Do not require people to divide assets between the spouses at the time of the asset assessment. The asset assessment is an estimate of the amount of assets each spouse can retain when the LTC spouse applies for MA. Determine the amount of assets to attribute to each spouse at the time of application.

Complete an asset assessment at the request of either an LTC or community spouse on or after the date that 1 spouse:

> Begins residing in a long term care facility (LTCF).

OR

> Has had a LTCC and begins receiving home care services which would be covered by the Elderly Waiver (EW) program if the person was eligible for MA for a period expected to last at least 30 consecutive days. See CONTINUOUS PERIOD OF INSTITUTIONALIZATION in §0902.07 (Glossary: Client...) for instructions on determining 30 consecutive days.

**EXAMPLE:**

John enters an LTCF in 1998. His wife Greta continues to reside in the community. John and Greta do not expect to need MA for John's care for approximately 2 years. They request an asset assessment to help them plan for John's care. Complete the assessment as of the date John entered the LTCF.

Require an asset assessment at the time of application for MA if an assessment was not previously completed in any state, or if a previously completed assessment is not available.

Provide the Asset Assessment Form (DHS 3340) for the client to complete. Record the results of the assessment on the DHS 3340a. The effective date of the assessment is the earliest of the first day of the first continuous period of:

- > Admission to a medical hospital.
- OR
- > Admission to a nursing facility (NF).
- OR
- > Receipt of home care services that would be covered by Elderly Waiver (EW) or Alternative Care (AC) program, or the LTCC date, whichever is later.

Use the same asset assessment at every application where you calculate a community spouse asset allowance.

**EXAMPLE:**

Norman is admitted to a medical hospital on June 2, 1996. On July 7, he enters an LTCF for convalescent care. He is discharged to his home on October 10, 1996. He does not apply for MA for any part of this period. On November 2, 1996, he is readmitted to the LTCF. His wife remains in the community. They apply for MA for Norman on September 15, 1997. Base the asset assessment on assets owned by Norman and his wife on June 2, 1996.

Count the equity value of all non-excluded assets in the assessment. Count annuities if they have not been annuitized, they are in the free look period, or they have a commuted cash value as defined in §0909.23 (Annuities). Also count the corpus of a trust set up for the sole benefit of the community spouse even if disbursements began before the date of the asset assessment.

Do not consider the availability of an asset when completing an assessment. Only consider availability at application when determining which assets count toward the

applicant's asset limit. Verify all assets included in the assessment at the time of the assessment, initial application, and the first annual renewal. If you discover previously unreported assets at the time of application, revise the asset assessment to include those assets if they were owned at the beginning of the first continuous period of institutionalization.

Estimate the community spouse asset allowance as follows:

1. Total the equity value of all non-excluded assets owned by either spouse on the effective date of the assessment. Do not count:
  - > The homestead.
  - > Personal and household goods.
  - > 1 vehicle. For purposes of an asset assessment, exclude 1 vehicle regardless of use or value. Do not apply the criteria in §0909.15 (Vehicles).
  - > Capital assets necessary to operate a trade or business.
  - > The cash surrender value of life insurance policies with total face value of \$1,500 or less per person, OR the first \$1,500 of an irrevocable burial agreement for people who do not have life insurance with total face value of \$1,500 or less. Do not designate other assets as burial funds as part of the asset assessment. See §0909.17.03 (Determining the Burial Fund Exclusion).
  - > Other excluded assets. See §0909.11 (Excluded Assets) and §0909.11.01 (Additional Excluded Assets for Method A/B).
2. Divide the total countable assets in half.
3. Compare the figure in step 2 to the minimum/maximum asset allowance in effect at the time you process the assessment. If the applicant applies at a later date, use the current minimums and maximums in effect on the date of application.
4. If half of the total countable assets are:
  - > Less than the minimum asset allowance, the estimated allowance is the minimum asset allowance.

- > More than the minimum asset allowance but less than the maximum asset allowance, the estimated asset allowance is half of the total countable assets.
- > More than the maximum asset allowance, the estimated asset allowance is the maximum asset allowance.

Minimum/maximum asset allowance figures for people who begin their first period of institutionalization or home care services anticipated to last at least 30 consecutive days are:

	Minimum	Maximum
1-1-06 – 12-31-06	\$28,001	\$99,540
1-1-05 – 12-31-05	\$26,898	\$95,100
1-1-04 - 12-31-04	\$26,190	\$92,760
1-1-03 - 12-31-03	\$25,601	\$90,660
1-1-02 - 12-31-02	\$25,247	\$89,280
1-1-01 - 12-31-01	\$24,607	\$87,000
1-1-00 - 12-31-00	\$23,774	\$84,120
1-1-99 - 12-31-99	\$23,171	\$81,960
1-1-98 - 12-31-98	\$22,828	\$80,760
1-1-97 - 12-31-97	\$22,336	\$79,020
1-1-96 - 12-31-96	\$21,685	\$76,740
1-1-95 - 12-31-95	\$21,156	\$74,820
7-1-94 - 12-31-94	\$20,540	\$72,660
1-1-94 - 06-30-94	\$14,532	\$72,660
1-1-93 - 12-31-93	\$14,148	\$70,740

GAMC:

No provisions.