

Policy Clarifications - Long Term Care
PMN 16143
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Agency: CAOs

Citations:

Subject: Nursing Home Personal Care Accounts

Can an individual's income be deducted from the balance of their Nursing Home Personal Care Account to determine available resources for Medical Assistance (MA) and payment of Long Term Care (LTC) Services after the income has already been paid to the facility?

Response By: Division of Health Services

Date: 04/05/12

No the income cannot be deducted from the balance of a personal care account if the following occurs:

- The income is deposited to the account; **and**
- The facility has credited the income as the payment toward cost of care, also known as patient pay.

For example:

Beginning balance -	\$358.00
Income Deposit -	+ <u>\$752.00</u>
	\$1,110.00
Transfer to patient pay -	- <u>\$707.00</u> (\$752 minus \$45 personal needs allowance)
	\$403.00
Monthly Interest Deposit -	+ <u>.01</u> (countable income)
New Balance -	\$403.01

In this example, the CAO would subtract the \$45 PNA and the .01 cent of interest from the balance of \$403.01 to determine an available resource balance of \$358.00