**Policy Clarifications**

**Medicaid**

**PMN-19254-440**

**Submitted: 2/5/19 Agency: CAOs**

**Subject: Questions about Long-Term Care Partnership (LTCP) Insurance Policies**

**Question**: How does the County Assistance Office (CAO) identify a LTCP policy? If an applicant/recipient has an LTCP Insurance Policy, where do we find information about how it affects Medical Assistance (MA) eligibility?

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| **Response By: Division of Health Services Date:** |  |

Most LTCP policies will include the phrase “qualified partnership policy” or a statement referring to Medicaid asset protection such as, “This policy has been pre-certified and provides Medicaid Asset Protection under the LTCP Program.”

If unsure whether the policy is a LTCP policy or when determining eligibility for an MA applicant/recipient who has a LTCP insurance policy, the County Assistance Office (CAO) is to contact the Bureau of Policy, through the OIM Policy Clarification Mailbox at [c-oimpolic@pa.gov](mailto:c-oimpolic@pa.gov%3e), with case specific details such as record number or Application number and type(s) of benefits requested. All insurance policy documents must be scanned to the case record prior to submitting the policy clarification. The Bureau of Policy will work with the CAO to address the LTCP insurance policy.