Revised Policy Clarification

Medical Assistance – All

PMA- 21443-378

Submitted: May 6, 2025   **Agency:** CAOs
August 2, 2023

Subject: **Revised** Verification of "Stable" Income and/or Resources at Renewal for Medical Assistance (MA)

Question: If a recipient has an income source or resource that does not change in value from year to year, do we need to have verification of the amount provided each year? For example, someone with a fixed pension.

 Response By: Division of Health Services   Date: August 2, 2023

No. If an income source or resource is "stable" i.e., does not change in value from year to year, and there is no electronic data source to verify the income, verification is not needed at each annual renewal.

Stable income sources are:

- Fixed Pensions

  Example: William is receiving MA and has received a fixed monthly pension of $275 since 2016. At renewal, the renewal packet is returned and includes all verification needed except for verification of the pension. Because the pension is "stable," and has not changed from year to year, verification is not needed, and the renewal can be processed.

Stable resources are:

- Life Insurance Policies with No Cash Value
- Life Insurance Policies with Total Face Value under $1,500
- Motor Vehicles
- Irrevocable Burial Reserves

Example: Ann is receiving MA and has a whole life insurance policy with a face value of $1,000 and a cash value of $2,000. Verification of this life insurance policy was provided at application. At renewal, the renewal packet is returned with all verification needed except for verification of this life insurance policy. While the cash value may change because the face value is "stable," and is under the total face value exclusion limit, verification is not needed, and the renewal can be processed.

NOTE: ~~PMA 19504-378~~, ~~Income and Resource Verification, is still applicable for income and resources that are not considered "stable".~~

UPDATE: With the issuance of PMA 22115-376 on April 23, 2025, PMA 19504-378 becomes obsolete.