



COMBINED MEDICAID 400 Resource Overview

Supersedes: FMA 400 (07/01/08); MA 400 (07/01/08)

Reference: ARM 37.82.101, 418, .423, 903; 42 CFR 435.601; 20 CFR 416 Subpart L

Overview: There is no resource limit/test for ACA programs.

For **family-related medically needy programs and all ABD programs**, resource eligibility is determined by prospectively evaluating each filing unit member's resources, as well as all known, discovered and anticipated resource changes. **NOTE: Family Medically Needy:** An SSI recipient's resources are not considered when determining resource eligibility for the remainder of the household.

Resources that filing unit members legally or equitably own must be evaluated for accessibility, value and exclusion status. Because SSA determines an SSI recipient's resource eligibility, no resource evaluation is needed before providing SSI-related Medicaid benefits. However, resources must be evaluated for asset transfers when an SSI recipient requests nursing home/institutional or waiver coverage.

ABD: Resources must also be evaluated when an SSI recipient requests non-SSI-related coverage; spousal impoverishment rules, including resource assessments apply.

ENTERING RESOURCE INFORMATION:

Information on all resources each filing unit member owns or co-owns, **whether or not excluded per policy**, must be entered on the appropriate system page. Eligibility is re-evaluated when resource changes are reported or discovered. Timely and adequate notice policy must be followed if taking an adverse action.

RESOURCE ACCESSIBILITY & AVAILABILITY:

Resources that are available to or to which the individual has legal or equitable interest and/or access to, are considered accessible. Exclusions listed in this section do not apply to property the filing and/or assistance unit does not own. This includes, but is not limited to property owned by or held in:

1. A trust of any kind (whether or not any filing/assistance unit member is a trust beneficiary or a trustor),
2. A corporation of any kind (whether or not any filing/assistance unit member is a corporate shareholder),
3. A partnership of any kind (whether or not any filing/assistance unit member is a partner),
4. A limited liability company of any kind (whether or not any filing/assistance unit member is a member of the company), and

5. Any other legal entity, instrument, device or arrangement of any kind confirming the filing or assistance unit does not own the property.

DATE OF RESOURCE ELIGIBILITY:

An individual, couple or family is considered resource eligible for the full month (current or retro) if they are resource eligible any day of the month. Eligibility must be determined for all months requested, through the system maximum month at the time the application is processed.

RESOURCES OF DISQUALIFIED/ INELIGIBLE MEMBER:

Resources of a disqualified household member who is a required filing unit member are counted in full, but the disqualified member is not included in the household size. An alien sponsor's resources are deemed.

ABD: When determining eligibility for either or both spouses in a couple, all resources owned by the couple are considered and are evaluated according to the policy for each specific resource. Refer to 603-1 for information on spouse-to-spouse deeming.

Parental resources are deemed to a blind or disabled child under age 18. Deemed resources are added to the child's own countable resources and the total compared to the individual resource limit.

CHANGES IN RESOURCES—MONTH OF APPLICATION:

Any changes in resources that occur and are reported after the applications date, but prior to application processing, are considered in the eligibility determination.

CURRENT MONTH'S INCOME:

Income is not counted as a resource in the month received. Current month income deposited into a bank account is excluded that month, but becomes a countable resource in future months, to the extent retained.

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