

MassHealth Planning for Long Term Care

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Kathleen Lynch Moncata, Esq.
Moncata Law Office, LLC.

MEDICARE
/MEDICAID

MEDICARE = Retirement

MEDICAID = Dependant
Financially

Key Concepts

- A. MassHealth penalizes transfers, not spending;
- B. Look back period of 60 months (5 years);
- C. No transfer penalty between spouses; BUT
- D. Recovery from Probate Estate;

Key Concepts

E. Asset Protection vs. Probate Avoidance

F. Institutional Spouse vs. Community Spouse

G. Countable Assets vs. Noncountable Assets

MassHealth Medical Eligibility

Determined by medical professionals

MassHealth Financial Eligibility

Individual: No more than \$2,000

Couple: Institutional Spouse: \$ 2,000

Community Spouse: \$126,420*

* 2019 figure and excludes house

Countable Assets

1. Cash;
2. Bank Accounts;
3. IRAs, Keough, Pension Plans;
4. Life Insurance Cash Surrender Value;
5. Vehicles (one is noncountable);
6. Trusts;
7. Real Estate; and
8. Annuities.



MONCATA
LAW OFFICE, LLC