

# Western Mass Estate Planning

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## MASSHEALTH (MEDICAID) APPLICATION CHECKLIST

The following is a list of documents and information that is needed to complete and submit a long-term care application to the Division of Medical Assistance. If the applicant has a spouse, then the spouse's information must be included, as well.

- **ADMITTANCE INFORMATION**
  - Name and address of nursing home and date of placement
- **PERSONAL INFORMATION**
  - Copy of birth certificate(s) *if available – no need to obtain new one, if lost*
  - Copy of marriage certificate (if spouse)
  - Copy of Social Security card *if available – no need to order new one, if lost*
- **FEDERAL INCOME TAX RETURNS** - copies for the last two (2) years, if filed (Massachusetts returns not necessary)
- **INCOME VERIFICATIONS**
  - Social Security – copy of U.S. Treasury check or Statement of Benefits for current year (usually received in December of preceding year – not 1099)
  - Pensions/other – copy of check stub or other statement reflecting current gross pay and all deductions (form 1099s from prior year or direct deposit notation on bank statement are not sufficient); verification must be current
- **HEALTH INSURANCE INFORMATION**
  - Copies of back and front sides of health insurance card(s), including Medicare and any supplemental insurance (e.g., Blue Cross Blue Shield, AARP)
  - Copy of most recent health insurance premium statement and proof of payment (e.g., canceled check)
  - If health insurance premium paid by third party, written verification of same (e.g., pension stub reflecting deduction or letter from third party verifying amount of premium)
- **ASSET VERIFICATIONS**

(verifications must include statements for **prior 60 months**)

  - **Bank (checking, savings, CDs) and investment accounts/IRAs/401(k)s** - **copies of all statements or passbook records, including any accounts closed during covered time period**
    - statements must include all pages for all months
    - include copies of checks for sums of \$1,000 or greater (no others needed) with explanations/invoices, if appropriate
    - passbooks must include face page, reflecting names on account and account number
    - Please put statements in *chronological order* and *do not write on them*

## MASSHEALTH (MEDICAID) APPLICATION CHECKLIST – Page 2

- Cash – in home or in safe deposit box
- Life insurance – copies of face pages of policies, reflecting owner and original amount of insurance purchased, together with written verification of cash surrender value (even if no cash value)
- Trusts – copies of any revocable or irrevocable trust of which you are the donor/settler/grantor, trustee or beneficiary, as well as detailed information on any assets in the name of the trust, even if the trust was established and/or funded more than 60 months ago
- Funeral - copies of any prepaid funeral contracts reflecting amount paid and statement that contract is irrevocable; Statement of Goods and Services, which itemizes services purchased (note: amount paid must match itemized invoice)
- Burial savings accounts – copies of account statements or passbook face page reflecting owners and current balance (update if necessary)
- Stocks/bonds/other - copies of stock certificates, savings bonds, 60 months of complete brokerage and/or mutual fund statements
- Automobiles - copy of registration(s) to any motor vehicles and value of each (excise tax bill or [www.kbb.com](http://www.kbb.com) printout)
- Annuities – copies of annuity contract(s) and statements
- Real estate - copies of deeds to real estate owned in the last 60 months; if transferred out of applicant's name, even if retained life tenancy, include written documentation of tax-assessed value of property as of date of transfer
- TRANSFERS** – explanations/supporting documentation of any checks or withdrawals of \$1,000 or more during the period for prior 60 months
- SPOUSE'S LIVING EXPENSES (if appropriate)** – verification of current living expenses of spouse, including the following:
  - Rent/mortgage – recent proof of payment or statement
  - Real estate taxes – recent tax bill
  - Homeowner's/tenant's insurance – recent premium statement/bill
  - Condo fee – recent proof of payment or statement reflecting fee
  - Utility expenses (heat and electricity) – recent bill for oil/gas and electricity
- Other: \_\_\_\_\_