What You Need to Know About Applying for Medical Assistance for the Aged, Blind and Disabled

When you apply for medical assistance you will be asked to provide documents containing information that can verify both your personal and your financial information. The more documentation you are able to provide the easier it will be to process your application. If some documents are not available, we may be able to verify information through outside sources. **However, using outside sources may cause delays in processing your application.** The following information explains what documents you will need to apply:

**Basic Information:**
In order to qualify for Medicaid you must be 65 years old or blind or disabled and either a U.S. Citizen or lawfully admitted for permanent residence (or certain eligible aliens) and a resident of New Jersey. Proof of your marital status is needed along with your spouse’s social security number and date of birth because the resources of your spouse will also be used in determining your financial eligibility. Listed in the columns below are examples of documentation that can assist in the processing of your application. Only one document from each column is needed. Be aware that some documents provide proof for more than one category. For example, a U.S. Passport will prove your age and citizenship and identity. Documents which should be included with your application include but are not limited to:

<table>
<thead>
<tr>
<th>Age</th>
<th>Citizenship*</th>
<th>Identity*</th>
<th>Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth Certificate</td>
<td>Birth Certificate</td>
<td>Photo License</td>
<td>Divorce Decree</td>
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<tr>
<td>Driver’s License</td>
<td>Naturalization Papers</td>
<td>School I.D.</td>
<td>Death Certificate</td>
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<tr>
<td>Baptismal Cert.</td>
<td>Alien Registration Card</td>
<td>US Military I.D.</td>
<td>Separation Papers</td>
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<tr>
<td>State issued I.D.</td>
<td>Final Adoption Decree</td>
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*Consult with your County Welfare Agency to obtain a more detailed list of tiered verifications that can be accepted.

**Financial Information:**
You must meet certain income criteria and be resource eligible. The income can be earned, (receiving a pay check), or unearned (receiving interest from an investment account). Listed below are examples of documents that can prove how much money you receive each month. Documents showing income include but are not limited to:

- Copies of Recent Pay Stubs
- Copy of Social Security Check or Award Letter
- Copy of Temporary Disability Check
- Copy of VA Benefits Check or Award Letter
- Copy of SSI Check or Award Letter
- Copy of Worker’s Compensation Check or Letter
- Copy of Unemployment Check or Stub
- Copy of Support/Alimony Checks or Award Decree
- Copies of Dividend Checks
- Income Statement from Employer.
Available Resources:
You are allowed $2,000/$4,000 in resources, (more if the applicant is married). In order to present the clearest picture of your financial situation, please bring copies of any of the following items:

- Checking Accounts
- Money Market Accounts
- Certificates of Deposit
- Retirement Accounts
- Life Insurance Trust Shares
- Savings Accounts
- Christmas Club Accounts
- Annuities
- Special Needs Trusts
- Credit Union Shares/Accounts
- Vacation Club Accounts
- Stocks or Bonds
- Copies of Life Insurance
- Policies with cash value

*The last 3 months of statements or passbook entries for every financial account prior to applying for Medicaid must be provided. In addition, a sampling of 3 months worth of statements or passbook entries for those same accounts - or any closed accounts - for the past 4** or more years should be provided. You may be asked to provide additional statements if there has been a large amount of money removed or transferred from your accounts for any reason.

**The look back period has been increasing monthly from 3 to 5 years beginning March 2009 through February 2011.

Living Expenses:
If you are currently living with your spouse and one of you is applying for nursing home placement through the Medicaid Program, you will need to document your monthly living expenses. Some of the documents that you can provide to show your living expenses include, but are not limited to:

- Copies of Rent Receipts
- Copies of Telephone Bills
- Copies of Water/Sewer Bills
- Health Insurance Bills
- Copies of Mortgage Statements
- Copies of Gas/Oil Bills
- Renter Insurance
- Unpaid Medical Bills
- Copies of Real Estate Tax Bills
- Copies of Gas/Oil Bills
- Renter Insurance
- Unpaid Medical Bills
- Copies of Electric Bills
- Home Owner Insurance
- Outstanding Loans

In addition to the documentation listed in the categories above please bring any documents that show you have designated a Power of Attorney or a Third Party Signator to help you with your finances. If you are a third party applying for an incapacitated individual, please include any Guardianship documentation.

You may be asked to provide information in addition to that which is listed in this document. The reason additional information may be requested is to insure that the County Welfare Agency has the most complete understanding of your situation as is possible. You will be helping them to provide you with the most suitable care for your circumstances.
This is the type of information that you will need to bring with you when applying for Medicaid. The more information you are able to provide the faster your Medicaid application can be processed.

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<tr>
<td>One of the following documents should be provided to verify your age:</td>
<td>One of the following documents should be provided to verify your citizenship:</td>
<td>One of the following documents should be provided to verify your identity:</td>
<td>One of the following documents should be provided to verify your marital status:</td>
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<td>☐ Birth Certificate</td>
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<td>☐ Baptismal Certificate</td>
<td>☐ Alien Registration Card</td>
<td>☐ US Military I.D.</td>
<td>☐ Spouse’s Death Certificate</td>
</tr>
<tr>
<td>☐ Other___________</td>
<td>☐ Final Adoption Decree</td>
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<td>☐ Other___________</td>
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<tr>
<th>5. Income</th>
<th>6. Financial Resources</th>
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<td>In order to verify your Income, please provide copies of all that are applicable:</td>
<td>To provide the most accurate picture of your Financial Resources, you must provide copies of all that is applicable:</td>
</tr>
</tbody>
</table>
| ☐ Most recent pay stubs | ☐ Checking Acct. Statements
| ☐ Social Security Check or Award Letter* | ☐ Savings Acct. Statements
| ☐ Railroad Retirement Check or Award Letter* | ☐ Certificates of Deposit
| ☐ Temp. Disability Check or Award Letter* | ☐ Stocks or Bonds
| ☐ Pension Checks | ☐ Amount of Cash on Hand
| ☐ Unemployment check stubs | ☐ IRA, 401K, 403B, Keogh Accounts
| ☐ Workers Comp.check stubs | ☐ Money Market Accounts
| ☐ Support/Alimony Checks or Court Order | ☐ Deeds to Property Owned
| ☐ VA check or Award Letter* | ☐ Mortgages
| ☐ Reparation Payments | ☐ Christmas/Vacation Clubs
| ☐ Payments from Boarders | ☐ Burial Plot Information
| ☐ SSI Award Letter | ☐ Special Needs Trusts
| ☐ Dividend Checks | ☐ Life Insurance Policies with Cash Value Statement
| ☐ Federal Income Tax Returns including schedules: | ☐ Life Insurance Trust Shares
| ☐ Schedule C – Net Profit from Business | ☐ Other________________
| ☐ Schedule D – Capital Gains | *Award Letter Preferred
| ☐ Schedule E – Rental Real Estate | ☐ Other________________
| ☐ Schedule K-1- Partner’s Share of Income | ☐ Other________________

The following Living Expenses will be taken into account if the Medicaid recipient is placed in a nursing facility but the SPOUSE remains living in the community. Please provide copies of the following:

| ☐ Mortgage Statements | ☐ Real Estate Tax Bills | ☐ Rent Receipts |
| ☐ Electric Bills | ☐ Gas / Oil Bills | ☐ Water / Sewer Bills |
| ☐ Telephone Bills | ☐ Connection Charges | ☐ Home / Renter’s Insurance |
| ☐ Outstanding Loans | ☐ Health Insurance Bills | ☐ Unpaid Medical Bills (past 3 months) |
| ☐ Other___________ | ☐ Other________________ | ☐ Other___________ |