The Process of Applying for a Nursing Home

This checklist is to be used as a guide for applying to a long term care facility. Follow these steps to help ensure placement.

1. Speak to the individual’s physician to determine if nursing home placement is necessary.
2. Determine assets eligibility, if the individual is close to or within the MassHealth/Medicaid guidelines, apply for MassHealth** (see below). If the individual is able to pay for a nursing facility privately, skip to step 4. You may want to consult an elder law attorney when to determine countable/non-countable assets and financial eligibility.
3. After completing and mailing the MassHealth application, contact the intake department at Elder Services of Worcester 508-756-1545 and request a nursing home screening to determine medical/clinical eligibility.

** MassHealth is a program funded by the state and federal government and administered by the Division of Medical Assistance. If an individual is unable to pay for a nursing facility, MassHealth/Medicaid may pay the cost of a nursing home if the individual meets the eligibility requirements (income, assets and medical criteria).

For financial eligibility, an individual must have total assets under $2,000; there are several exceptions for single or married people (see MassHealth application packet). Once a person meets the financial criteria, a MassHealth application called the Senior Affordable Care Act (SACA) should be completed along with the long term care supplement pages within the application.

*There is a look back period of 5 years to review assets.

When mailing the completed application, enclose these verifications: Citizenship: copy of birth certificate, alien registration card or naturalization paperwork. Income: most recent copies of social security statement or pension check stub. Assets: most recent copies of bank statements, cash surrender value of life insurance policies, stocks, bonds, IRA’s, Certificates of Deposits…. And any other items considered an asset. See application guide. Mail the MassHealth application to the appropriate enrollment center, noted in the application. Send it certified return receipt requested.
Once the application has been mailed, contact the Intake department at Elder Services (508-756-1545) for a nurse to complete a Nursing Home Screening. The nurse may meet with the applicant and will complete a screening form to determine if the individual meets the medical/clinical criteria and requires skilled nursing care, which cannot be provided in the community. Due to clinical regulations, the nurse may only approve a short term stay.

Only after a screening has been completed, can the applicant move into a nursing home and have it paid for by MassHealth. The screening only approves medical/clinical eligibility for nursing home placement. It is at the discretion of each nursing facility to admit a screened individual while they wait for MassHealth to approve financial eligibility. An approval screening is good for up to six months prior to placement or the length of the short term approval.

Out of State Referrals
If a consumer is living outside of MA but wants to enter a Nursing Facility in MA the same process is required.

1) Apply for Mass Health
2) Look for a Nursing Facility
3) Request a medical/clinical screening
   a. If the consumer is in a NF or hospital out of state then Elder Services of Worcester area may obtain this information from that NF or hospital.
   b. If the consumer is living in the community out of state than a clinical screening cannot be done until they arrive in MA. Once the consumer has arrived in MA Elder Services should be called to arrange an assessment. Recent medical information is required.

Enclosure: MassHealth long term application.

Disclaimer: You are hereby notified that Elder Services of Worcester offers this information as a helpful guide for finding nursing home placement and cannot guarantee nursing home placement or MassHealth approval, also Elder Services of Worcester does not recommend, guarantee, warrant or assume liability for performance or lack of thereof, for any of the resources listed.

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