

## **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 make the placement process go as smoothly as possible.

1. Speak to the individual's physician to determine if nursing home placement is necessary/appropriate.
2. Determine assets eligibility, if the individual is close to or within the MassHealth/Medicaid guidelines, apply for MassHealth\*\* (see below). If the individual can 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.
4. Begin visiting different nursing homes and applying to many (there may be a long waiting list). To determine which nursing facility is best, visit the Department of Public Health website, <https://www.mass.gov/guides/nursing-home-survey-performance-tool> (Nursing Home Reports). For helpful information on what to look for in choosing a nursing home, visit <https://www.mass.gov/guides/choosing-a-nursing-home>. In addition, Medicare has ratings for nursing homes that can be reviewed by going to the following link, entering the city or town and select Nursing Homes as the provider type. The link includes the ability to narrow the search: <https://www.medicare.gov/care-compare/>

\*\* 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 2) should be completed, regardless of your age, along with the Long Term Care Supplement A pages within the application. The application is lengthy and requires applicants to gather much documentation/verifications that should be sent in with the application.

The following includes some of the most common verifications requested of MassHealth applicants who are 65 years or older. Keep in mind that MassHealth may request additional documentation, but providing as much of the following information as possible could decrease the amount of time it takes to receive a decision.

- ☐ **For U.S. citizens who may NOT be receiving Social Security benefits: a copy of U.S. passport, U.S. birth certificate, or Certificate of Naturalization, copy of driver's license, state identification card, or other government-issued photo identification**
- ☐ **For non-citizens who may NOT be receiving Social Security benefits: Copy of legal permanent resident card, work authorization card, I-94 form, or visa**
- ☐ **Copy of Medicare Card**
- ☐ **Copy of any other medical insurance, dental insurance, or vision insurance cards (both sides)**

- ☐ **Proof of all GROSS income, such as Social Security benefit statement for current year, W-2 recent paystubs, pension stub, unemployment stub, 1099 form, etc.**
- ☐ **Copy of most recent account statements for all bank accounts, including certificate of deposits and burial accounts.**
- ☐ **Copy of recent account statements for any other investment accounts**
- ☐ **Copy of deed and current tax bill for all real estate**
- ☐ **Copy of registration and proof of amount owed for all vehicles**
- ☐ **Verification of life insurance face value and current cash surrender value**
- ☐ **Copy of any pre-paid burial contracts with itemized list of goods and services purchased**

Once the application has been mailed to MassHealth at the address indicated on page 24 (recommend mailing by Certified Mail Return Receipt Requested), contact the Intake department at Elder Services (508-756-1545 ext. 590) to request a referral 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.

The Nursing Home screening by the Nurse from Elder Services 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 as long as the consumer has in fact established residency in MA.

- 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 Application Form .**

*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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