



## MEDICAID QUALIFICATION - SINGLE PERSON

The Medicaid laws are very complex and sometimes frustrating. However, it is our goal to make your application process as smooth as possible.

The Department of Health and Human Services (D.H.H.S) is responsible for reviewing, approving and/or denying all Medicaid Applications in the State of Michigan. In the reviewing of a single person=s Medicaid Application the D.H.H.S. applies the following 2 tests:

1. **Income Test** - D.H.H.S. requires current **written proof** of all of your income, including, but not limited to:
  - A. Social Security Benefits;
  - B. Retirement / Pension;
  - C. Disability Income;
  - D. Worker=s Compensation;
  - E. Rental Income;
  - F. Land Contract Payments;
  - G. Annuity Payments;
  - H. Dividends;
  - I. Any other income received.

Basically, a single person is allowed to keep \$60.00 per month, guardianship fees of \$83.00 (if any) and enough money to pay for their private health insurance (if any). All other income over and above these amounts will be paid to the nursing home on a monthly basis.

2. **Asset Test** - D.H.H.S. requires current **written proof** of the value of all of your assets, including, but not limited to:
  - A. Cash on hand or in a nursing home trust account;
  - B. Residence;
  - C. Other real estate;
  - D. All bank accounts (savings, checking, certificates of deposit, etc.);
  - E. All investments (IRAs, stocks, bonds, money markets, mutual funds, annuities);
  - F. Life Insurance;
  - G. Vehicles (cars, boats, snowmobiles, campers, etc.);
  - H. Tools and equipment;
  - I. Funeral contracts and burial items;
  - J. All other assets other than household goods.

Basically, a single person is allowed to own the following assets and still qualify for Medicaid:

1. Residence (\$752,000 or less) and household goods
2. 1 Vehicle;
3. \$9,950.00 (cash or equivalent);
4. Certain funeral contracts and burial items;
5. Life insurance with a face value of less than \$1,500;

Further, the D.H.H.S. wants to know if you have made any gifts or sold any items in the last 5 years. Any such transactions will need to be verified in writing.

Figures in this document are current as of 2026, but may adjust annually.

**PLEASE REVIEW THE ATTACHED MEDICAID CHECKLIST AND PROVIDE US WITH AS MUCH INFORMATION REGARDING YOUR INCOME AND ASSETS AS POSSIBLE. IF YOU HAVE ANY QUESTIONS REGARDING WHAT YOU NEED TO PROVIDE, PLEASE CONTACT US IMMEDIATELY.**