

Medicaid Terms of Art Glossary

CS: Community Spouse: The Spouse of an institutionalized individual and does not reside in an institution.

IS: Institutionalized Spouse: The spouse that resides in an institution and is receiving chronic care (not custodial).

MA: Medicaid Applicant: Individual applying for Medicaid.

MR: Medicaid Recipient: Individual qualified for and who is receiving Medicaid benefits.

INDIVIDUAL RESOURCE ALLOWANCE: The amount of resources (assets) the Medicaid Applicant can retain and still be eligible for Medicaid benefits.

CSRA: Community Spouse Resource Allowance: Minimum and Maximum amount of resources (assets) the community spouse is entitled to retain and have the institutionalized spouse be eligible for Medicaid benefits.

MMMNA: Minimum Monthly Maintenance Needs Allowance: (“Triple M N A”): The minimum amount of income per month a “community spouse” is entitled to retain prior to being required to contribute toward the “institutional spouse’s” cost of care.

SNAP SHOT DATE: The date used to calculate the CSRA. The first day the Medicaid applicant is admitted to a health care facility for at least 30 continuous days and then applies for Medicaid benefits.

LOOK-BACK DATE: The first day of the month in which a MA resides in a health-care facility and applies for Medicaid benefits. (Can apply for benefits retroactively 3 months.)

LOOK-BACK PERIOD: The period of time Medicaid will look at all financial records of a MA. The Look Back Period begins on the Look Back Date.

SPEND DOWN: The method or process of transferring (or spending) MA’s income or assets to get applicant and/or community spouse to Medicaid qualifying levels.

COMPENSATED TRANSFER: A transfer or spending of MA or CS’s income or assets and MA or CS receives something of equal value in return.

UNCOMPENSATED TRANSFER: A transfer or spending of MA or CS income or assets and MA receives no value, or less than the value transferred in return.

MONTHLY DIVISOR: The average cost of one month of private pay nursing home costs in your region. (Must be revised annually by the state)

PENALTY PERIOD: The number of months an MA is ineligible for Medicaid Benefits because of an uncompensated transfer