

Medi-Cal Resource Limits for Long Term Care

CANHR is a private, nonprofit 501(c)(3) organization dedicated to improving the quality of care and the quality of life for long term care consumers in California.

The following property is generally exempt and therefore not counted in determining Long Term Care Medi-Cal eligibility:

- **The home:** totally excluded, if it is the principal residence. The applicant must state an “intent to return to the home.” Includes mobile home, houseboat, or an entire multi-unit dwelling as long as any portion serves as the principal residence of the applicant. (See CANHR’s factsheet, “Your Home & Medi-Cal,” for more information)
- **Other real property:** may be excluded if it is used in whole or in part as a business or means of self-support (you should see an attorney if you have other real property).
- **Household goods and personal effects:** totally exempt.
- **Jewelry:** for a single person, wedding, engagement rings and heirlooms, and items of jewelry with a net market value of \$100 or less are totally exempt; for spouses, there is no limit on exempt jewelry for determining the institutionalized spouse’s eligibility.
- **One car** is generally exempt if used for the benefit of the applicant/beneficiary or if needed for medical reasons.
- **Whole life insurance policies with a total face value** (also called “combined death benefit”) of \$1,500 or less.
- **Term life insurance:** totally excluded.
- **Burial plots:** totally excluded, includes headstone, crypts, etc.
- **Prepaid irrevocable burial plan** of any amount **and** \$1,500 in designated burial funds. These designated funds must be kept separate from all other accounts.
- Cash surrender value or balance of **pension funds, IRAs** and certain types of **annuities** (you should see an attorney if you are considering buying an annuity—call CANHR for a referral).
- Up to \$2,000 in **cash reserve, e.g.** in savings, checking, etc., for the Medi-Cal applicant.
- **Community Spouse Resource Allowance (CSRA) for 2012:** the spouse at home can keep the first \$113,640 in assets, and may be able to keep more if his/her income is below the **Minimum Monthly Maintenance Needs Allowance (MMMNA)**. For 2012 this amount is \$2,841. **Average Private Pay Rate (APPR)** for 2011 is \$6,840, the new APPR will be out in late February 2012.