

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.

## Medi-Cal Resource Limits for Long Term Care

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 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.
- **IRAs and work-related pensions:** if in applicant’s name, the balance of the IRA or the pension is considered unavailable if the applicant is receiving periodic payments of interest and principal. If in the spouse’s name, the balance of the IRA or pension is totally exempt.
- **Non-work related annuities:** the balance of certain types of annuities may be exempt (see CANHR’s fact sheet, “Medi-Cal for Long Term Care” for more information.) 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 2018:** the spouse at home can keep the first \$123,600 in assets, and may be able to keep more if his/her income is below the Minimum Monthly Maintenance Needs Allowance (MMMNA). For 2018 this amount is \$3,090. For more information, contact CANHR at 800-474-1116 (consumers only).