
RESOURCES

GENERAL

**A. ROLE OF
RESOURCES**

Medicaid uses the value of a person's resources as a factor in determining eligibility. The general expectation is that individuals or couples whose resources exceed the applicable limit will use the excess to meet their needs before becoming eligible for Medicaid.

Not everything a person owns is a resource and not all resources count against the statutory limit. The Social Security Act and other federal statutes require the exclusion of certain types and amounts of resources. Any assets that are resources but not specifically excluded are "countable.

If countable resources do not exceed the applicable limit, they have no effect on Medicaid eligibility. If countable resources do exceed the limit, an individual or couple is not eligible.

In certain situations, federal statutes requires other people to share financial responsibility for an individual or couple. In those situations, Medicaid considers resources of the other person(s) along with resources actually belonging to the individual or couple.