
RESOURCES

GENERAL

**C. SSI RESOURCE
POLICY VS
LIBERALIZED**

**RESOURCE
POLICY**

As a 1634 State, Mississippi is required to use SSI resource rules for all eligibility determinations. However, Section 303 (e) of the Medicare Catastrophic Coverage Act (P.L. 100-360)

added 1902(r)(2) to the Medicaid statute that allows a State to employ income and resource methods that are more liberal than those of the most closely related cash assistance program (SSI) to certain MAO coverage groups. Exempted from this provision are coverage groups considered "deemed" cash assistance groups. The Division of Medicaid requested and received approval from HCFA to liberalize certain resource policies effective October 1, 1989, for the following coverage groups:

- Long Term Care Coverage Groups
- Long Term Care "At-Home" Coverage Groups
- Poverty Level Aged & Disabled (PLAD's)
- Qualified Medicare Beneficiaries (QMB's)
- Specified Low Income Medicare Beneficiaries (SLMB's)
- Working Disabled (WD's)

Liberalized resource policies do not apply to:

- SSI Retro Determinations (unless the client is placed in another coverage group for the retro period)
- Former SSI Recipient Coverage Groups
- Disabled Children Living At-Home
- Qualified Working Disabled Individuals (QWDI)

**1. Liberalized
Resource
Policies**

The following briefly describes the liberalized resource policies currently in effect. The liberalizations are described in greater detail in later subsections which discuss each type of resource.

- Spenddown of resources within a month to become eligible in that month;

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- Excess resources earmarked for payment of private pay in a nursing facility in month(s) prior to Medicaid eligibility are not considered countable resources.
- Income that accumulates pending Medicaid approval that results in excess resources can be excluded if this income is obligated for Medicaid Income purposes
- Certain property and types of ownership are totally excluded, regardless of value, for home property, life estate and remainder interests in any property, 16th Section land leaseholds, mineral rights or timber rights that are not under production and housing on government owned land
- Income Producing Property if it produces at least 6% of the equity value of the property
- Promissory Notes, Loans and Property agreements are excluded if the note produces a net annual return of 6% of the principal balance
- Up to two automobiles can be excluded
- Household goods are totally excluded and personal property up to \$5000 in equity value is excluded
- Life insurance is excluded if the face value of all life insurance policies on any one individual is \$10,000 or less
- Burial spaces for family members are excluded as resources, and
- Burial funds set aside in a revocable arrangement are subject to a \$3,000 limit. Effective 04/01/01, the limit is \$6,000.

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2. SSI Resource Policy

SSI policy, as it relates to the topics outlined above, specifies different exclusion limits or different ways to determine countable resources. The differences in the way each policy applies is outlined in the discussion of each resource type. If the resource policy has not been liberalized, then SSI policy is applicable, unless a subsequently issued federal statute or Medicaid regulation supersedes the SSI policy.