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**INSTITUTIONALIZATION**

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**SPOUSAL IMPOVERISHMENT**

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**C. ASSESSMENT  
OF RESOURCES  
VS.  
APPLICATION  
FOR MEDICAID**

When requested by either member of a couple (the IS or the CS) or by a representative acting on behalf of either the IS or CS, the Regional Office must complete an assessment of the couple's resources:

- An assessment is a "snap-shot" of the couple's total countable resources in the month of institutionalization, i.e., what was true in the month the IS entered an institution for 30-consecutive days or longer on or after 09/30/89. If one spouse has not yet entered an institution on the date the assessment is requested, an assessment cannot be provided.
- An assessment is separate from an application for Medicaid. If the IS wishes to apply for Medicaid, an "assessment" is not required. Resources will be evaluated under Spousal Impoverishment rules and the appropriate Medicaid notice used to approve or deny eligibility. However, if the couple only wants to know how Medicaid would evaluate their total resources if application were filed, an assessment is required.
- An assessment provides a written evaluation of resources to the couple giving the following information:
  - the total value of countable resources;
  - the basis for the determination;
  - the CS share based on the maximum standard allowed as of the month of the assessment;
  - whether the IS would be currently resource eligible if application were to be filed

A "Resource Assessment Notice" will be used to document the information specified above.

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**1. Verification  
of Resources  
for Assessments**

In order to provide an accurate assessment of a couple's resources, verification must be provided to determine current market value and the couple's ownership interest in the resources. The couple must provide accurate verification of the resources owned in the month of institutionalization in order for an assessment to be completed. Failure to provide necessary verification means the assessment cannot be completed. Allow 45 days for an assessment to be completed. If verification is not received within the 45 day time frame, no further action is necessary.

If verification is provided for an assessment, complete the "Resource Assessment Notice" and provide copies to each member of the couple while retaining a copy in the Regional Office Correspondence File (if an application is later filed, the copy becomes part of the case record). The notice documents the value of resources at the time of institutionalization and specified the CS and IS share of total resources.

**2. Changes in  
Assessments**

The assessment completed to document resources as of the month of institutionalization remains intact unless:

- The agency obtains proof that accurate information was not provided at the time of the initial assessment which means another assessment must be completed.
- The couple alleges that the initial assessment was inaccurate and provides proof to show otherwise, in which case a new assessment must be completed.
- The IS leaves the institution for 31 days or longer and then reenters an institution in which case a new assessment must be completed evaluating resources as of the month of reinstitutionalization.

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**3. Application  
After  
Assessment  
or Instead  
of Assessment**

When an IS applies for Medicaid, all countable resources held by either spouse at the time of institutionalization are considered in order to determine the amount to count as the CS and IS share:

1. If an assessment has been completed, the value of countable resources attributed to the CS and the IS have been determined and all that remains to do is evaluate remaining resources available to the IS to determine if the IS is resource eligible.
2. If an assessment was not requested or completed, the IS and CS shares are determined in the same manner described under the IS/CS Resource Computation.