
INSTITUTIONALIZATION

RESOURCE/INCOME COMPUTATIONS-NON SI RULES

- A. CURRENT POLICY-NON SI LTC CASES**
- Spousal Impoverishment (SI) rules apply only in LTC cases where one member of a married couple is in an institution and the other spouse remains non-institutionalized in the community. For all other LTC cases that do not fall under SI rules, the following policy is applicable.
- 1. Children Who Enter LTC**

There is no deeming of resources or income from parents to a child under age 18 who enters an institution, not even for the month of entry. Resource and income eligibility is based on resources owned and income received by the child or his/her proportionate share of jointly owned resources or income. Income eligibility is based on the Institutional Income limit and resources are tested against the individual resource limit.
 - 2. Individuals Over Age 18 who Enter LTC**

Each individual who enters LTC is tested against the Institutional income limit and the individual resource limit using the individual's own income/resources or his/her proportionate share of jointly owned income/resources.
 - 3. Couples Who Enter LTC**

Couples who enter institutions are each treated as individuals effective with the month of entry. Each member of the couple is tested against the individual income and resource limit based on each individual's own income or his/her proportionate share of jointly owned income or resources. This is true regardless of whether the couple enters the same or separate institutions in the same month or different months.