

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

300.01 INTRODUCTION

The Medicare Catastrophic Coverage Act of 1988, (P.L.100-360), added provision 1902(r)(2) to the Medicaid statute which allows the state to apply income and resource rules to certain Medicaid coverage groups that are more liberal than the most closely related cash assistance group. For the FCC programs, the most closely related cash assistance group is the former Aid to Families with Dependent Children (AFDC) program. For the ABD programs, the most closely associated cash assistance group is the Supplemental Security Income (SSI) program.

300.01.01 FAMILIES, CHILDREN AND CHIP PROGRAMS

Under 1902(r)(2) and other authorization, the FCC programs operate under liberalized resource policy and have no resource test for eligibility in any coverage group.

300.01.02 AGED, BLIND AND DISABLED PROGRAMS

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

As a 1634 state, Mississippi is required to use SSI resource rules for ABD eligibility determinations. However, as indicated previously, the state is allowed to apply income and resource rules to certain ABD coverage groups that are more liberal than the SSI program. The Division of Medicaid requested and received approval to liberalize resource policies for some ABD coverage groups. However, some coverage groups are exempt from liberalization under 1902(r)(2) because they are considered "deemed" cash assistance groups. These coverage groups continue to follow SSI resource rules.

The remainder of this section describes the treatment of resources in determining eligibility in the Aged, Blind and Disabled programs and discusses the use of strict SSI rules or liberalized resource policy, as applicable.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

300.01.03 GENERAL RESOURCE PRINCIPLES

The following general principles about resources should be noted:

1. Not everything a person owns is a resource.
2. Not all resources count against the limit.
 - a. The Social Security Act and other Federal laws require certain types and amounts of resources to be excluded.
 - b. If a resource is not specifically excluded, it is countable.
3. In certain situations, federal law requires other people to share financial responsibility for an individual or couple.
 - a. In those situations, Medicaid considers the resources of the other person(s) along with those actually belonging to the individual or couple.
4. If countable resources exceed the limit, an individual or couple is not eligible.