

Medicaid Estate Recovery

Will the State be able to take your home?

For Medicaid, you have to prove you are eligible. You may have exempt assets plus \$2,000. That means you must prove you have spent your cash assets down to \$2,000.

Since your home [and certain other assets – car, home contents, etc] is excluded you may keep it – it is exempt.

You may keep your exempt assets.

BUT, on the death of the Medicaid recipient, Michigan will try to recoup any money paid for Long Term Care and Nursing home expenses. Michigan has a Medicaid Estate Recovery policy.

Any property that was excluded or exempt on your application is now a target for the state to take. In Michigan, CURRENTLY, this is done only through probate. So, what to do? AVOID PROBATE.

If you avoid probate you may avoid Michigan Medicaid Estate Recovery.

Maybe try a Ladybird deed?