



State of Tennessee  
 Division of TennCare  
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## Qualified Income Trust Information Sheet

### What is a Qualified Income Trust (QIT)?

You may know this as a QIT or Miller Trust. **This is a trust used for institutional Medicaid only.** QIT trusts also are irrevocable. This means it can't be changed. Institutional Medicaid is for people who want or get care in a nursing home; this can also be called a nursing facility. Or for people who want or get care at home; you may know this as HCBS (Home and Community Based Services).

### How do I know if I need a QIT?

If your income each month is too much to qualify for institutional Medicaid, you may need a QIT. TennCare will not count income put into the QIT as monthly income.

### How do I set up a QIT?

You can ask a lawyer or someone else who knows how to set up a QIT to help you. You may need to find a family member or friend to be your helper or 'trustee.' This person can also be someone with power of attorney or a conservator picked by the court. They can help you get your QIT document. You must name the State of Tennessee as a beneficiary of your QIT. This means the State will get money left in the trust when it ends. The State will get up to the amount it paid for your medical expenses.

When you get your QIT, your trustee needs to set up a special bank account. The account name must be the name of your QIT. Your QIT will tell you how much money to put in your account every month. Your trustee needs to make sure your money goes to the bank account. They will also pay bills from your account and sign your checks.

**Send us a copy of your trust document and account records.** We will review this to decide if you qualify for coverage.

### How does a QIT account work?

You will deposit some of your income into this account every month. You can only deposit income. Your QIT will tell you how much money to put in your account. You may need to start putting money into your account before you are approved.

A QIT is a type of 'grantor trust.' You are the grantor. This means, the money in your QIT is yours and can only be used for you.

**Did you get approved for coverage?** If so, only deposit this amount one time every month. This will make sure you keep your coverage. What if you forget to make a deposit or don't deposit enough? Your income may be too high to qualify for institutional Medicaid.

### **What happens to my income after I get a QIT?**

Your QIT is a legal document that helps you get TennCare. This means you can only use the income in your QIT for the things we allow.

Remember, a QIT is a type of ‘grantor trust.’ You are the grantor. This means, the money in your QIT is yours and can only be used for you.

### **Our rules say you can only use money in your QIT for certain expenses. These include:**

- We allow you to keep \$50.00 each month for your personal needs. You may also know this as a Personal Needs Allowance.
- We allow up to \$20.00 each month for QIT bank account fees.
- If you have a spouse or someone you take care of, some of your income may be used for them. This can also be called a Community Spouse Income Maintenance Allowance or a Dependent Income Maintenance Allowance.
- If you have other health insurance coverage, you can keep paying your premiums.
- If we approved allowable medical expenses, you can keep paying those.

Do you have money left over after you pay the expenses listed above? This amount must be paid for your patient liability.

### **When can I get approved after I get my QIT?**

After you get your QIT and account we’ll decide if you qualify for coverage. If you do, your TennCare will start the 1<sup>st</sup> day of the month you got your QIT. **Or**, it will start the date you applied for coverage, whichever is later.

### **‘What if I can’t find a ‘trustee?’**

If you need a QIT but don’t get one, you won’t qualify for TennCare. If you don’t have a friend or family member to help you, someone with power of attorney can be your trustee. A court can also pick someone to help you set up your QIT. This person is called a conservator. If no one can be your conservator, contact the AAAD (Area Agency on Aging and Disability) at 866-836-6678. They can help.