

	GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES			
	MEDICAID POLICY MANUAL			
	Chapter:	2300	Effective Date:	July 2022
	Policy Title:	Household Goods and Personal Effects		
Policy Number:	2319	Previous Policy Update:	MT 59	

REQUIREMENTS

The countable value of household goods and personal effects is dependent on whether the items are for personal use or are for investment purposes.
All household goods and personal effects are excluded in Family Medicaid.

BASIC CONSIDERATIONS

Household Goods

Household goods are items of personal property customarily found in the home and used in connection with the maintenance, use, and occupancy of the premises as a home. They include furniture, appliances, television sets, carpets, cooking and eating utensils, dishes, etc.

Personal Effects

Personal effects are items of personal property that are worn or carried by an individual or that have an intimate relation to him/her. They include clothing, jewelry, personal care items, prosthetic devices, and educational or recreational items such as books, musical instruments or hobby materials.

Investment Property

All household goods and personal effects owned by non-FBR A/Rs and deemors are excluded as resources, regardless of value.

Effective October 1, 2006, but beginning 2/1/07 for all new applications (including three months prior and pending) and reviews, personal property that an A/R or deemor acquires or holds because of its value or as an investment is treated as follows:

- As a countable resource and
- Is NOT considered to be household goods or personal effects for the purposes of that exclusion.

BASIC CONSIDERATIONS (cont.)**Investment Property (cont.)**

Such items include, but are not limited to, gems acquired or held because of their value or as an investment, jewelry that is not worn or held for family significance, and collectibles acquired or held because of their value or as an investment.

PROCEDURES**All ABD COAs****Household Goods and Personal Effects**

Assume, absent evidence to the contrary, that all household goods and personal effects an A/R or deemor owns are excluded under this provision. No further development is required.

Follow the procedures below if the A/R alleges ownership of other personal property that is not excludable as household goods or personal effects;

Step 1 Verify the CMV of the item(s) using any reliable evidence the A/R may have when s/he alleges or the MES otherwise discovers ownership of property that is considered investment property. Acceptable evidence could include a recent sales slip, an appraisal of the item(s), or insurance coverage. If this information is not available, obtain an estimate from a knowledgeable source such as a local merchant.

NOTE: Insurance appraisals and amounts of insurance coverage often reflect replacement value (the amount it would cost to purchase a similar item new) rather than CMV. Do not use replacement value in lieu of CMV.

Step 2 Determine the equity value (EV) of any item on which the A/R or deemor alleges there is an encumbrance to determine the amount of countable resources.

Step 3 Deny the case if the value of the resource puts the A/R over the resource limit.

Step 4 Send appropriate notice to the A/R authorized representative and any other required entities.