

2503 - COUPLES

POLICY STATEMENT	The income and resources of a Medicaid Couple are considered jointly in determining ABD Medicaid eligibility as long as they live together in LA-A or B.
BASIC CONSIDERATIONS	<p>If the Couple resource limit is used to determine resource eligibility, the countable resources of both spouses are combined and applied to the appropriate Couple resource limit.</p> <p>If the Spousal Impoverishment resource limit is used to determine resource eligibility, the countable resources of both spouses are combined and applied to the Spousal Impoverishment resource limit. Refer to Determining Resources when an A/R with a Community Spouse Enters LA-D in the Procedures portion of Section 2502, Deeming.</p> <p>If a Couple budget is completed to determine income eligibility, the combined countable income of both spouses and the appropriate Couple income limit are used to complete the budget. Refer to Section 2509, Couple Budgeting.</p> <p>If a spouse-to-spouse deeming budget is used to determine income eligibility, both the appropriate Individual and Couple income limits are used to complete the budget. Refer to Section 2507, Spouse to Spouse Deeming.</p> <p>If a Medicaid CAP budget is used to determine income eligibility, the Medicaid CAP is the income limit used to complete the budget. Refer to Section 2510, Medicaid CAP Budgeting.</p>
PROCEDURES	<p>Determining Financial Eligibility for a Medicaid Couple Living Together in LA-A or B</p> <p>Follow the procedures below to determine financial eligibility for a Medicaid Couple living together in LA-A or B and applying under the same class of assistance (COA):</p> <p>Combine the countable resources of both spouses and apply them to the appropriate Couple resource limit to determine resource eligibility.</p> <p>Complete a Couple budget using the combined gross countable unearned and earned income of both spouses to determine income eligibility. Use the appropriate Couple income limit.</p>

PROCEDURES

(cont.)

**Deeming Financial
Eligibility when Both
Spouses Enter LA-D**

Follow the procedures below to determine financial eligibility when both spouses enter LA-D in the same month.

Resource Eligibility

Combine the countable resources of both spouses and apply them to the Couple resource limit to determine resource eligibility for the month of admission to LA-D.

Treat each spouse as an Individual in determining resource eligibility beginning the month following the month of admission to LA-D. Apply each Individual's resources to the Individual resource limit.

Income Eligibility

If both spouses have eligibility determined under a COA that uses the Medicaid CAP as the income limit, treat each spouse as an Individual when determining income eligibility beginning with the month of admission to LA-D. In some instances a couple Medicaid Cap budget is appropriate. Complete an individual or couple Medicaid CAP budget. Refer to Section 2510, Medicaid CAP Budgeting , for specifics.

If both spouses have eligibility determined as ABD Medically Needy, complete a Couple budget for the month of admission to LA-D. Complete an Individual budget on each spouse beginning the month after the month of admission to LA-D. Refer to Section 2506, Medicaid Individual Budgeting.

PROCEDURES (cont.)

Use the following chart to determine treatment of income and resources when both spouses are Medicaid and/or Q Track eligible and have eligibility determined under different classes of assistance. Consider Spouse A to be residing at home in LA-A or B:

CHART 2503.1 - FINANCIAL RESPONSIBILITY FOR MEDICAID COUPLES		
	SPOUSE A	SPOUSE B
CLASS OF ASSISTANCE:	AMN	SSI
Resource:	Use the AMN Couple resource limit.	Use the SSI Couple resource limit
Income:	Complete a Couple budget.	Complete a Spouse-to-Spouse Deeming budget.
CLASS OF ASSISTANCE:	AMN	CCSP, NOW/COMP, ICWP, Hospital or Hospice at home
Resource:	Use the AMN Couple resource limit any month in which Spouse B is in the home at least one day.	If Spouse A is a community spouse, use the Spousal Impoverishment resource limit. If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to the hospital, hospice or CCSP, etc. Use the SSI Individual resource limit beginning the month after the month of admission.
Income:	Complete a Couple budget if the couple are together at home on the first day of the month.	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).
CLASS OF ASSISTANCE:	AMN	Nursing Home/Institutionalized Hospice
Resource:	Use the AMN Couple resource limit through the month of admission of Spouse B to the nursing home (NH). Use the AMN Individual resource limit beginning the month after the month of admission.	If Spouse A is a community spouse, use the Spousal Impoverishment resource limit. If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to the nursing home (NH). Use the SSI Individual resource limit beginning the month after the month of admission.
Income:	Complete a Couple budget through the month of admission of Spouse B to the NH. Complete an Individual budget beginning the month after the month of admission. NOTE: Include any income diverted from Spouse B in the Individual budget.	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).

Chart 2503.1 - Financial Responsibility for Medicaid Couples (cont.)		
	SPOUSE A	SPOUSE B
CLASS OF ASSISTANCE:	AMN	AMN IN HOSPITAL
Resource:	Use the AMN Couple resource limit. Also, refer to Special Considerations at the end of this section.	Use the AMN Couple resource limit. Also, refer to Special Considerations at the end of this section.
Income:	Complete a Couple budget. Also refer to Special Considerations at the end of this section.	Complete a Couple budget. Also refer to Special Considerations at the end of this section.
CLASS OF ASSISTANCE:	AMN (QMB/SLMB eligible)	Q Track
Resource:	Use the AMN Couple resource limit.	Use the Q Track Couple Resource limit.
Income:	Complete a Spouse-to-Spouse Deeming budget.	Complete a Couple budget.
CLASS OF ASSISTANCE:	AMN (not Q Track eligible)	Q Track
Resource:	Use the AMN Couple resource limit.	Use the Q Track Couple resource limit.
Income:	Complete a Couple budget.	Complete a Spouse-to-Spouse Deeming budget.
CLASS OF ASSISTANCE:	Public Law	Q Track
Resource:	Use the SSI Couple resource limit.	Use the Q Track Couple resource limit.
Income:	Complete a Spouse-to-Spouse Deeming budget.	Complete a Spouse-to-Spouse Deeming budget. If Spouse A is ineligible for Q Track. OR Complete a Q Track Couple budget, if Spouse A is QMB or SLMB eligible.
CLASS OF ASSISTANCE:	Public Law	Nursing Home/Institutionalized Hospice
Resource:	Use the SSI Couple resource limit through the month of admission of Spouse B to the NH. Use the SSI Individual resource limit beginning the month after the month of admission.	If Spouse A is a community spouse, use the Spousal Impoverishment resource limit. If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to the NH. Use the SSI Individual resource limit beginning the month after the month of admission.
Income:	Complete a Couple budget through the month of admission of Spouse B to the NH. Complete an Individual budget beginning the month after the month of admission.	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).

Chart 2503.1 - Financial Responsibility for Medicaid Couples (cont.)		
	SPOUSE A	SPOUSE B
CLASS OF ASSISTANCE:	Public Law	CCSP, NOW/COMP , ICWP, Hospital or Hospice at home
Resource:	Use the SSI Couple resource limit. Also refer to Special Considerations at the end of this section.	<p>If Spouse A is a community spouse, use the Spousal Impoverishment resource limit.</p> <p>If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to the hospital, hospice or CCSP, etc. Use the SSI Individual resource limit beginning the month after the month of admission.</p>
Income:	Complete a Couple budget. Also refer to Special Considerations at the end of this section.	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).
CLASS OF ASSISTANCE:	Q Track	CCSP, NOW/COMP , ICWP, Hospital or Hospice at home
Resource:	Use the Q Track Couple resource limit. Also refer to Special Considerations at the end of this section.	<p>If Spouse A is a community spouse, use the Spousal Impoverishment resource limit.</p> <p>If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to LA-D. Use the SSI Individual resource limit beginning the month after the month of admission.</p>
Income:	<p>If Spouse B is Q Track eligible, complete a Couple budget.</p> <p>If Spouse B is not Q Track eligible (no Medicare), complete a Spouse-to-Spouse Deeming budget.</p> <p>If the couple is not Q track eligible because of Spouse B's income, complete an individual budget for Spouse A, not including any income diverted to Spouse A from Spouse B.</p> <p>Refer to Special Considerations at the end of this section.</p>	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).

Chart 2503.1 - Financial Responsibility for Medicaid Couples (cont.)		
	SPOUSE A	SPOUSE B
CLASS OF ASSISTANCE:	Q Track	AMN in Hospital
Resource:	Use the Q Track Couple resource limit. Also, refer to Special Considerations at the end of this section.	Use the AMN Couple resource limit. Also, refer to Special Considerations at the end of this section.
Income:	<p>If Spouse B is Q Track eligible, complete a Couple budget.</p> <p>If spouse B is not Q Track eligible (no Medicare), complete a Spouse-to-Spouse Deeming budget.</p> <p>If the couple is not Q track eligible because of Spouse B's income, complete an individual budget for Spouse A, not including any income diverted to Spouse A from Spouse B.</p> <p>Refer to Special Considerations at the end of this section.</p>	<p>Complete a Spouse-to-Spouse Deeming budget if LOS is met. Also, refer to Special Considerations at the end of this Section.</p> <p>If LOS is not met, complete a couple AMN budget,</p>
CLASS OF ASSISTANCE:	Q Track	AMN (S99) in Nursing Home/Hospice in NH
Resource:	Use the Q Track Couple resource limit through the month of admission of Spouse B to the NH. Use the Q Track Individual resource limit beginning the month after the month of admission.	Use the AMN Couple resource limit the month of admission. Use the AMN individual limit afterwards. Also, refer to Special Considerations at the end of this section.
Income:	<p>If Spouse B is Q Track eligible, complete a Couple budget through the month of admission of Spouse B to the NH. Complete an Individual budget beginning the month after the month of admission.</p> <p>If Spouse B is not Q Track eligible (no Medicare), complete a Spouse-to-Spouse Deeming budget through the month of admission. Complete an Individual budget beginning the month after the month of admission.</p>	Complete a Spouse-to-Spouse Deeming budget the month of admission. Afterwards complete an individual AMN budget. Also, refer to Special Considerations at the end of this Section. Remember there will be no vendor payment to the NH.

Chart 2503.1 - Financial Responsibility for Medicaid Couples (cont.)		
	SPOUSE A	SPOUSE B
CLASS OF ASSISTANCE:	Q Track	Nursing Home/Institutionalized Hospice
Resource:	Use the Q Track Couple resource limit through the month of admission of Spouse B to the NH/IH. Use the Q Track Individual resource limit beginning the month after the month of admission.	If Spouse A is a community spouse, use the Spousal Impoverishment resource limit. If Spouse A is a non-legal spouse, use the SSI Couple resource limit through the month of admission to the NH. Use the SSI Individual resource limit beginning the month after the month of admission.
Income:	If Spouse B is Q Track eligible, complete a Couple budget through the month of admission of Spouse B to the NH. Complete an Individual budget beginning the month after the month of admission. If Spouse B is not Q Track eligible (no Medicare), complete a Spouse-to-Spouse Deeming budget through the month of admission. Complete an Individual budget beginning the month after the month of admission.	Complete a Medicaid CAP budget for A/Rs whose income is under the Cap or who have established a Qualified Income Trust (QIT).
CLASS OF ASSISTANCE:	Q Track (not SSI eligible)	SSI
Resource:	Use the Q Track Couple resource limit.	Use the SSI Couple resource limit.
Income:	If Spouse B is Q Track eligible, complete a Couple budget. If Spouse B is not Q Track eligible (no Medicare). Complete an Individual budget.	Complete a Spouse-to-Spouse Deeming budget.

**SPECIAL
CONSIDERATIONS****Hospitalization Treated
as a
Temporary Absence**

Hospitalization is generally considered to be a temporary absence from the home.

- The hospitalized spouse is considered to be living in the home with his/her Medicaid spouse during the hospital confinement.
- The hospitalized spouse's income and resources are considered when determining the Medicaid eligibility of the Medicaid spouse remaining at home.
- Refer to Chart 2503.1, Financial Responsibility for Medicaid Couples.

**Hospitalization Treated
as Full
Separation of
Spouses**

Do not consider the income and resources of the hospitalized spouse beyond the month of hospital admission when determining the Medicaid eligibility of his/her spouse at home if the hospitalized spouse meets the length of stay (LOS) basic eligibility requirement.

The LOS requirement may be met by the hospitalization, or the hospitalization and a subsequent stay in another LA-D situation. Use this rule on separation even if the hospitalized spouse's eligibility is determined under ABD Medically Needy.

If the hospitalized/LA-D spouse returns home to live with his/her spouse after meeting the LOS requirement, resume considering the income and resources of the spouses jointly for purposes of determining Medicaid eligibility effective with the month following the month the hospitalized/LA-D spouse returns home.

NOTE: The income of the spouse is not considered if eligibility is determined under a COA that uses the Medicaid CAP as the income limit. Refer to Section 2510, Medicaid CAP Budgeting.

NOTE: Use the Spousal Impoverishment resource limit in determining the hospitalized/LA-D spouse's eligibility if the conditions for a full separation of spouses are met as outlined above.