

Department of Social and Health Services
Olympia, Washington

ELIGIBILITY A-Z MANUAL REVISION

Revision #	687
Category / Section	Long Term Care
Issued	7/01/2009
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New section in Long-term care. Reverse Mortgage, Promissory Notes and Loans.

<http://www.dshs.wa.gov/manuals/eaz/sections/LongTermCare/LTCHavailresreversemortgage.shtml>

Clarifying information on reverse mortgage and how reverse mortgages affect SSI related Medicaid and Long-term care programs.

Reverse mortgage monthly payments are not considered income. If the client retains the payment from the reverse mortgage it would be considered a resource the month following the month of receipt and would affect eligibility if the client's resources are over the standard. The client can't give the funds away without receiving adequate consideration without imposing a penalty.

This new section is linked in the following sections of long-term care:

Long-term care available income clarifying information.

<http://www.dshs.wa.gov/manuals/eaz/sections/LongTermCare/LTCFavailinc.shtml>

Long-term care available resources clarifying information

<http://www.dshs.wa.gov/manuals/eaz/sections/LongTermCare/LTCHavailres.shtml>