Estate Recovery
Repaying the State for Medical and Long Term Services and Supports

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### What is an Estate?

- An estate, or "estate" in the context of estate recovery (RCW 41.05B or 43.20B), refers to financial obligations owed by deceased individuals. These include medical and long-term services and supports (LTSS) that the state or county is entitled to collect from the estate. 

### What happens to an estate?

- Shares in an estate include:
  - Assets: Real estate, cash, stocks, bonds, etc.
  - Accounts: Bank accounts, insurance policies, business interests, stocks, bonds, etc.
  - Life insurance policies.

### What happens to the deceased's assets after death?

- The deceased's assets, or estate assets, will be used to pay off any medical or long-term care obligations owed to the state. This may include:

  - HCA (Health Care Authority) funds
  - DSHS (Department of Social and Health Services) funds
  - ADDA (Adult Day Health Acts) funds
  - Long-term care services

### What is a Life Estate?

- A life estate is a type of ownership where an individual retains the right to use and enjoy the property for their lifetime. After the individual's death, the property passes to the next of kin or as specified in the will.
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