April 28, 2020

Coronavirus (COVID-19) Frequently Asked Questions
Stimulus Payment and Eligibility Requirements

How Will the Federal Stimulus Check Impact ND Medicaid Nursing Home Residents?

The receipt of a federal stimulus check by ND Medicaid members who reside in nursing homes will not impact Medicaid benefits. ND Medicaid will not count the federal stimulus check as income and therefore, the receipt of the stimulus check will not be counted in determining the client share for an individual in a long-term care facility. The federal stimulus check is not considered income by ND Medicaid. The federal stimulus check will not count as an asset; however, the money must be spent within 12 months of receipt. If the money is not spent within 12 months of receipt, it will then count towards the Medicaid asset limit, which could potentially push a resident over the asset limit resulting in closure of Medicaid eligibility. The federal stimulus check cannot be comingleed with other assets. It must be separately and distinctly identifiable. If the federal stimulus check is comingleed with other assets, it will count as an asset and the 12-month period in order to spend it will not apply. It is important to keep this federal stimulus check payment separate.

What Can the Federal Stimulus Check Monies Be Spent On?

During the COVID-19 health emergency an individual may have assets over the asset limit; however, when the health emergency is over, individuals will need to be within the asset limit. Any federal stimulus monies put in a separately identifiable account will be exempt from being counted as an asset for 12 months. Individuals can spend down their assets for example, by purchasing new clothing, getting a haircut, going to a movie, purchasing a television for his/her room, purchasing a notepad or cell phone, paying for a subscription for an exercise workout class, or purchasing an itemized irrevocable funeral contract. If an individual cannot spend down the entire amount over the 12-month period, they may make a payment to the North Dakota Department of Human Services (NDDHS) for Medicaid benefits received. If making a payment to NDDHS, the recipient would remit a check to their Zone Eligibility Worker, who would then work with NDDHS to complete the transaction.

Attention should be given to tracking and making sure the federal stimulus check money is spent over the course of 12 months.
How Is the Monthly Income Impacted for ND Medicaid Nursing Home Residents?

The monthly income for a ND Nursing Home resident is currently $65.00. The monthly income will need to be spent in addition to the federal stimulus check. Unlike the federal stimulus check where there is a 12-month timeframe from the date of receipt in order to spend the money, if the monthly income has accumulated during the public health emergency, it would need to be reduced to bring the recipient’s assets to the appropriate level before the end of the next month after the emergency period ends in order to remain asset eligible.

During the national emergency residents still need to manage their monthly income as accumulation could potentially push a resident over the asset limit resulting in Medicaid closure once the public health emergency is declared over. This will require conscientious tracking to make sure the monthly income is spent over the course of the public health emergency.

How Will the Federal Stimulus Check Impact ND Basic Care Residents?

The Basic Care Assistance Program (BCAP) is a state-funded program that helps pay a portion of the recipient’s room and board costs for care while living in a licensed basic care facility. Basic Care room and board is not a Medicaid-covered service; therefore, the federal stimulus check would be counted as income in the month received. This may result in the recipient potentially not qualifying for the state to pay a portion of their room and board in the month they received the stimulus check as it would be counted as income.

Since each recipient’s financial situation is unique (i.e. their level of income, the amount owed to the Basic Care facility for room and board), it is recommended each recipient work with their Zone eligibility worker to understand how the federal stimulus funds will be applied to room and board and if there will be any remaining monies after the room and board has been paid.

When Will the Federal Stimulus Check Be Counted as Income for ND Basic Care Residents?

This will depend on when the federal stimulus check is received by the recipient. For example, if the check was received in April, the income is counted for April. The month of April would be reworked, and the income would be applied to the resident’s April recipient responsibility. If new or changed information is received after previous months have been worked, the 10-day advance notice or adequate notice does not apply and the month the change applied to would be reworked to account for the new information. Basic Care policy states all available income must be counted with no exceptions. If information is received that changes the recipient responsibility, the month must be reworked to account for the new information.
How Is the Monthly Personal Needs Allowance Impacted for ND Basic Care Residents?

The monthly personal needs allowance income for a ND Basic Care resident is currently $100.00. The monthly personal needs allowance will need to be spent in addition to the stimulus check. If the personal needs allowance has accumulated during the public health emergency, it would need to be reduced to bring the recipient’s assets to the appropriate level before the end of the next month after the emergency period ends in order to remain asset eligible.

During the national emergency residents still need to manage their personal needs allowance as accumulation could potentially push a resident over the asset limit resulting in Medicaid closure once the public health emergency is declared over. This will require conscientious tracking to make sure the personal needs allowance is spent over the course of the public health emergency.