

Understanding  
Your Financial  
Rights







The resident has the right to independent choices including managing one's own financial affairs.

This is further clarified in the State Operations Manual Appendix PP






[https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/downloads/som107ap\\_pp\\_guidelines\\_ltcf.pdf](https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/downloads/som107ap_pp_guidelines_ltcf.pdf)

## Your Financial Rights

### A nursing home must:

-  Allow you to manage your own money or choose someone to manage your money
-  Allow you access to your cash, bank accounts and other financial records.
-  Allow you to spend your Personal Needs Allowance (PNA) anyway you want.
-  Not make you leave them anything in your will, assign a life insurance policy to them, transfer property to them or make extra payments to them.

### If you choose to have the nursing home manage your money in a trust fund, the nursing home must:

-  Keep records of your funds.
-  Protect your funds from theft.
-  Return the full balance of your trust fund within five days of a discharge.
-  Return funds with a final statement to the person or court handling your estate within 30 days after your death.
-  Not combine your personal funds with the nursing home funds.

## Personal Needs Allowance (PNA)

- If you are on Medicaid (and have a source of income), you get to keep a portion of your income. The amount you get to keep is the Personal Needs Allowance.
- Your PNA is part of your monthly income kept for personal use.
- The rest of your income is paid to the nursing home for your care.
- The amount of your PNA varies, but it is typically \$30/month for a someone residing in a nursing home.

**You can spend your PNA on things you choose, such as:**



Telephone and internet



Smoking items



Entertainment and outside food



Cosmetics and hair appointments



Clothing



Books and gifts

PNA is not for items Medicaid covers, such as:



Rent or upkeep of your room



Nursing Services



Meals at the facility



Medically related social services



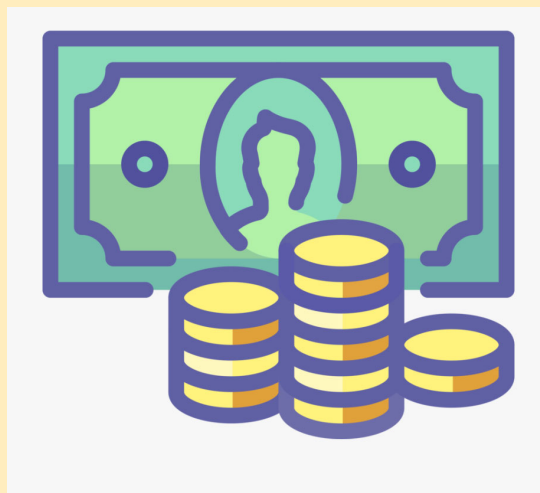
Activities at your nursing home



Hygiene supplies

Like toothpaste, brushes, soap, shampoo and lotion  
(unless you want a special brand)

Let's talk  
about  
Stimulus  
Payments



## Are There Restrictions on How I Can Spend the Stimulus Money?

In general, a resident can spend the stimulus money as they wish, including gifts and charitable contributions. This is the resident's money to spend on their wants and needs.

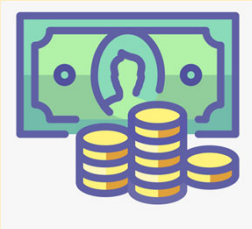
## When Will the Checks Arrive?

The Internal Revenue Service (IRS) began sending stimulus payments on April 17, 2020. These were issued the same way that you receive your Social Security benefit (direct deposit or a paper check by mail).

To check the status of your payment go to:

<https://www.irs.gov/coronavirus/get-my-payment>

## Nursing Home Residents, Medicaid, and Stimulus Checks: What You Need to Know



- This money belongs to you, not the nursing facility. This is true even if Medicaid pays for your care and services at the facility.
- The Payment cannot be seized for most debts, except unpaid child support.
- Under Medicaid rules, a stimulus payment is not counted as income.
- The stimulus payment does not count as a Medicaid resource for 12 months. Be mindful of the 12 month time limit for each payment.

Questions?