

MEDICAID 101

For Administrators

Medicaid income is comprised of the following *four* items:

ITEM	AMOUNT	PAID BY
1. Room & board:	\$814	Resident

EVERY Medicaid resident pays this amount to The Cottages each month. This amount represents “rent”, utilities, and food (RUF) for the resident, as Medicaid covers cost of care only. *This amount is NOT prorated for the month of move in or move out.*

2. Client contribution: varies	Resident
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This is essentially like an insurance co-pay. We bill the resident for this amount each month, and the amount of the client contribution is different for each resident. The client contribution amount is determined by the Medicaid caseworker after they complete a financial analysis on the resident. Please note that some residents have no client contribution, while others have rather large ones.

3. Daily rate:	varies	Medicaid
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This is the amount we bill to Medicaid *directly*. The resident doesn’t necessarily need to know what this amount is. The daily rate is determined by an assessment made by a Medicaid nurse. There is a wide variation in daily rates (from about \$30/day up to about \$160/day). Obviously the higher the daily rate, the better it is for us.

Medicaid withholds the client contribution (if there is one) from our payment – just as an insurance company would deduct the patient’s co-pay from payments to a doctor’s office.

4. Room upgrade:	\$1500*	Family
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Please remember that this amount is **OPTIONAL** and is for the convenience of a *private room*. Families may elect to have the resident in a shared room, in which case there will be no room upgrade fee. The family would then only be responsible for room and board (\$814) and client contribution (if applicable). This fee is paid *by the resident or family* if they wish the resident to have a private instead of a shared room.

*** suggested amount but could be higher for larger rooms**