

MEDICAID 101

For Residents and Their Families

If you are planning to go on Medicaid, or are recently eligible for Medicaid, there are some important things you should know. First of all, the process of applying for Medicaid can be lengthy, so be sure to get started early. Please note that you will be responsible for paying your full monthly rent until we have all final approvals from Medicaid, which can take up to 10 weeks.

Once you are on Medicaid, you may be required to pay the following three items:

ITEM	AMOUNT	PAID BY
1. Room & board:	\$875	Resident

EVERY Medicaid resident pays this amount to The Cottages each month. This amount represents your “rent” and food, as Medicaid covers cost of *care* only. You will receive a bill at the beginning of each month from The Cottages, which will include this amount.

2. Client contribution: varies	Resident
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This is essentially like an insurance co-pay. The client contribution amount is determined by your Medicaid caseworker after they complete a financial analysis. There is no way for The Cottages to predict what this amount will be, as it is determined by your Medicaid case worker. Please note that some residents have *no* client contribution, while others have rather large ones. Your monthly bill from The Cottages will include a charge for your client contribution, if you have one. The client contribution is paid each month to The Cottages. The amount of your client contribution is deducted from what Medicaid pays The Cottages for your care.

3. Room upgrade: varies	Family
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The room upgrade fee is charged if you decide that you would like a private room, instead of a shared room, as covered by Medicaid. 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 (\$875) and client contribution (if applicable).

* Please note that a Medicaid nurse assessor also does a physical evaluation and determines a daily rate. This is the amount that The Cottages bills and collects directly from Medicaid, and it varies based on the needs of each Medicaid resident. Residents are not responsible for any portion of this amount.