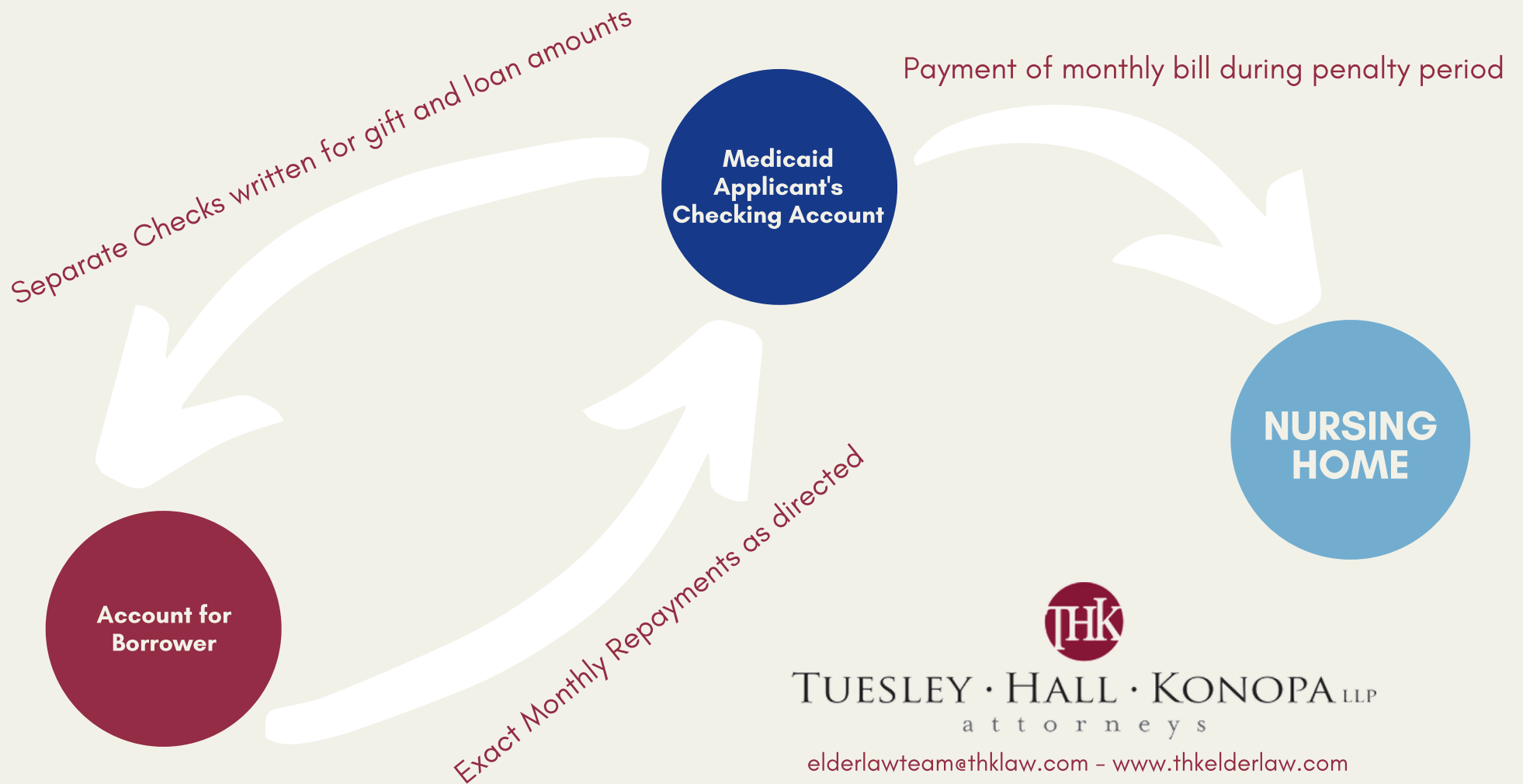


# Medicaid Gift/Loan Process

HOW IT WORKS



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# How Does Gifting Impact Medicaid Eligibility?

One of the biggest misunderstandings around Medicaid eligibility is how gifts are treated.

Some common **misconceptions** about gifting include:

1. The nursing home will "take back" gifted funds
2. You can never get Medicaid if you make gifts
3. \$15,000 in gifts is allowable per year
4. You can sell assets to a family member for \$1 (or anything less than fair market value)

