



Medicaid Gift/Loan Process

HOW IT WORKS

Separate Checks written for gift and loan amounts

Account for Borrower

Medicaid Applicant's Checking Account

Payment of monthly bill during penalty period

NURSING HOME

Exact Monthly Repayments as directed



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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)

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