

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

CHAPTER 300 - Resources

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303.09 **ENTRANCE FEES TO A CONTINUING CARE RETIREMENT COMMUNITY (CCRC)**

Continuing Care Retirement Communities (CCRC) or life care communities provide a range of living arrangements, from independent living through skilled nursing care. Some CCRC's include Medicaid certified Nursing Facilities (NF) and others do not participate in Medicaid. However, there are instances where a CCRC may not include a Medicaid NF but a CCRC resident enters a Medicaid NF either because there are no available beds in the CCRC nursing facility or the CCRC nursing facility is unable to provide the level of care needed by the resident. In any instance where a CCRC resident enters a Medicaid certified NF, either on the grounds of the CCRC or separate from the CCRC, apply the following rules regarding entrance fees to the CCRC as a potential countable resource to the applicant applying for long term care in a Medicaid NF.

Frequently, an individual or couple must pay a substantial entrance fee (or deposit) and sign detailed contracts before moving into a CCRC. The entrance fee or deposit paid to a CCRC is treated as a resource under certain circumstances for the purpose of determining Medicaid eligibility for long term care in a Medicaid NF. Contact with CCRC and/or review of the entrance contract is needed to verify the amount of the entrance fee and the terms of the entrance contract.

303.09.01 **SPOUSAL IMPOVERISHMENT RULES APPLY**

If only one member of a couple living in a CCRC enters a Medicaid NF, apply Spousal Impoverishment rules and allow any potential resource allocation to the Community Spouse prior to determining the entrance fee or a portion thereof to belong to the Institutionalized Spouse.

303.09.02 **NON REFUNDABLE ENTRANCE FEE**

If an entrance fee to a CCRC is nonrefundable, as evidenced by the contract or a statement from the CCRC, the entrance fee or deposit is not a countable resource.