

RESOURCES

ESSENTIAL PERSONAL PROPERTY

Policy: Household goods and personal effects determined essential property is exempt from consideration in determining eligibility for Medicaid. If they are non-essential, their value is considered with all other countable resources in determining an SSI-related A/Rs eligibility for Medicaid.

References:

SSL Sect.	366 366.2(a)(2) 366-ee
Dept. Reg.	360-4.4(a) 360-4.7(a)(2)
ADM	10 OHIP/ADM-01
GIS	09 MA/027

Interpretation: Items which are considered essential personal property include but are not limited to:

- household furniture;
- personal effects;
- household appliances;
- televisions;
- radios;
- stereos, records, CDs, and cassette tapes;
- china & flatware;
- clothing;
- jewelry with sentimental value, e.g. wedding or engagement rings, family heirlooms;
- books;
- household tools, such as a lawn mower, garden tools, home repair tools, etc.; and
- tools and equipment which are necessary for a trade, occupation or business.

NOTE: See **RESOURCES PERSONAL PROPERTY AUTOMOBILES AND OTHER VEHICLES** for the treatment of automobiles as essential personal property.

The major consideration in exempting personal property is that the SSI-related A/R or members of his/her household are currently using it. If, for example, the A/R is in a nursing home, does not intend to return home and there are no other members of the

RESOURCES

ESSENTIAL PERSONAL PROPERTY

family living in the household, his/her household goods and personal effects are evaluated together with other assets and may be considered as available resources.

Jewelry such as wedding or engagement rings, wristwatches or other similar items of personal property are exempt. If, however, the SSI-related A/R has chosen to invest in jewelry, antiques, etc., the property is not considered an exempt resource.

Collections such as stamps, coins or books are evaluated. If they are of limited value, they need not be considered. Valuable collections, however, are considered together with other available resources of the SSI-related A/R.

Verification: If the SSI-related A/R owns household goods, or personal effects which are not being used, their value may be determined by obtaining appraisals from the appropriate qualified professionals, e.g., jewelers, coin or stamp dealers, furriers, etc.

Documentation: Sufficient to establish an audit trail:

Any household goods, or personal effects, which are determined nonessential, are documented as to their value, including any identifying numbers or characteristics.