

RESOURCES

CONTINUING CARE RETIREMENT COMMUNITY CONTRACTS

- Description:** Continuing Care Retirement Communities (CCRCs) entrance fees may be considered a resource in determining eligibility.
- Policy:** CCRCs are paid primarily with private funds, but a number also accept Medicaid payment for nursing facility services. CCRCs that are certified to accept Medicaid and/or Medicare payment may require in their admissions contracts that residents spend their declared resources on their care, before they apply for Medicaid.
- References:**
- | | |
|------------|------------------------------------|
| SSL Sect. | 366
366-a(2)
366-c
366-ee |
| Dept. Reg. | 360-2.3
360-4.4
360-4.6 |
| ADMs | 10 OHIP/ADM-01
06 OMM/ADM-5 |
| GIS | 09 MA/027
06 MA/016 |
- Interpretation:** Effective for Medicaid applications filed on or after August 1, 2006, an SSI-related individual's entrance fee in a CCRC or life care community shall be considered a resource to the extent that:
- The SSI-related individual has the ability to use the entrance fee, or the contract provides that the entrance fee may be used, to pay for care should other resources or income of the individual be insufficient to pay for such care;
 - The SSI-related individual is eligible for a refund of any remaining entrance fee when the individual dies or terminates the continuing care retirement community or life care community contract and leaves the community; AND
 - The entrance fee does not confer an ownership interest in the CCRC or life care community.

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For SSI-related applicants with a community spouse, only that part of the entrance fee that is not protected by the community spouse's resource allowance would be considered in the computation of the applicant's available resources.

**Verification/
Documentation:**

When the SSI-related A/R indicates that s/he resides in a continuing care retirement community or life care community.

Sufficient to establish an audit trail:

- (a) a copy of the CCRC or life care community contract.
- (b) a written statement from the CCRC or life care community.
- (c) a copy of the cancelled CCRC or life care community contract.