

RESOURCES PERSONAL PROPERTY

AUTOMOBILES AND OTHER VEHICLES

Policy:

Ownership of one or more automobiles by an A/R is reviewed and evaluated. Treatment of an automobile as a resource depends on the category of the A/R.

LIF, ADC and S/CC A/Rs are able to retain one automobile of any value as long as it is being used by the household. A second vehicle may be exempt if there is a medical need for it or it is being used for employment related activities. A third vehicle is also exempt if there is a child under 21 years of age in the household, and they are using this vehicle for school attendance and/or employment/medical purposes.

For SSI-related A/Rs, an automobile of any value is exempt as long as the A/R or a member of his/her household is using it. An automobile that is temporarily inoperable may be excluded if it is expected to be used for transportation within 12 calendar months after the month of the Medicaid eligibility determination. A second automobile may be exempt if there is a medical need for it, or the automobile is needed for employment-related activities or a Plan for Achieving Self-Support (PASS). If an automobile does not meet any of the exemption criteria, it loses its exempt status, and the full equity value of the automobile is a countable resource. The equity value of an automobile is the price the car can reasonably be expected to sell for on the open market in a particular geographic area, minus any encumbrances.

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References:	SSL Sect.	366.2(a)(2)
	Dept. Reg.	360-4.7(a)(2)(iv)
	ADM	OMM/ADM 97-2
	INF	98 OMM/INF-02
	GIS	09 MA/016 05 MA/029

Interpretation: Generally for ADC, LIF and S/CC A/Rs, if the household has additional automobiles that are not exempt, the fair market value must be determined for each automobile in accordance with the method outlined in 08 TA/DC029 (“Estimating Automobile Value: Change in National Automobile Dealers Association (NADA) Pricing Guideline Terminology”).

However, for SSI-related A/Rs a second automobile is exempt if there is a medical need for it or the automobile is needed for employment-related activities or a PASS account.

Recreational vehicles such as campers, snowmobiles and boats are not exempt unless the A/R can demonstrate that the vehicle is essential for the production of a livelihood or is essential for personal use. An example is a person who lives on an island and needs a boat for such everyday tasks as buying food, going to work, or visiting the doctor.

When to Verify Status: (a) When the A/R declares ownership of one or more automobiles or other motor vehicles;

(b) When the A/R lives a substantial distance from his/her place of employment;