Cheatsheet on Medicaid Terms for Dementia

Medicaid Terms & Definitions:

1. **Medicare**-

A public healthcare plan that covers hospital stays, doctor's visits, rehabilitation or short term medical needs. Seniors & folks with disabilities are the ones who qualify. It DOES NOT cover long term care like memory care, assisted living or skilled nursing care.

2**.Medicaid-**

A public healthcare plan that in addition to what Medicare covers will also cover long term medical needs like adult day care, assisted living, memory care and skilled nursing. Only low income people qualify. (what qualifies you as "low income" varies from state to state).

3. **Spend Down-**

In order to qualify for Medicaid, you can't have assets above a certain amount that varies per state. If you have "too much money" or assets (ie house, investments, money in the person with dementia's name) to qualify for Medicaid, then you "spend down" those assets on medical needs/basic necessities ONLY until you get down to the amount of money to that person's name the state deems "low income".

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4**. PACE (InnovAGE) Program-**

Program of all Inclusive Care for Elderly or PACE is an offshoot of Medicaid in some states whose goal is to keep elders within the community in lower levels of care. It assists with adult daycare, home health care and assisted living.

5**.Medicaid Waivers-**

Programs/services Medicaid will pay for. There are different waivers you can apply for that will assist with adult daycare, home health, assisted living, memory care, paying a family member to care for a loved one (in some states) and skilled living.

6. **UAI Screen-**

A part of the Medicaid application process where they screen your finances and medical needs. Often times, government medical professionals will come to your home to assess your level of care needs in order to determine eligibility.

7. **Cost Share-**

In some situations, Medicaid will partially approve some folks where the individual will be partially responsible for paying for care costs.