



FACT SHEET

Medicaid and the Qualified Income Trust

What you need to know

Ohio's Medicaid program does not allow individuals to 'spend down' their income in order to meet Medicaid's income eligibility guidelines. People who receive Medicaid long-term care services and who have income over the Medicaid limit are required to deposit their excess income into a Qualified Income Trust (QIT) if they want to keep their Medicaid coverage and services. The QIT applies to people enrolled in Ohio's Medicaid waiver programs, including PASSPORT, the Assisted Living Waiver, Ohio Home Care Waiver and MyCare Ohio.

What is a Qualified Income Trust? Do I need one?

A Qualified Income Trust (QIT), also known as a "Miller Trust," is a legal arrangement that can help you become or remain eligible for Medicaid.

In order to receive Medicaid long-term care services, your monthly income must be below the Medicaid limit set by the State of Ohio. If your income is above this amount, you must deposit the excess income into a QIT to stay or to become eligible for Medicaid long-term care services (including services through PASSPORT, the Assisted Living Waiver, Ohio Home Care Waiver or MyCare Ohio). Money in the QIT can be used to pay for certain expenses.

To be valid in the State of Ohio, a QIT must:

- Include your income only. It cannot contain a spouse's income, income from other relatives or other assets.
- Be irrevocable. Once the trust is established, it cannot be changed or canceled.
- Name the State of Ohio as the beneficiary. The State of Ohio is required to recover Medicaid payments made on an individual's behalf.

What can the money in the QIT be used for?

According to the Ohio Department of Medicaid, money in your QIT can be used to pay for:

- incurred medical expenses
- monthly personal or maintenance needs allowance (applies to assisted living/nursing home residents)
- bank fees associated with maintenance of the QIT
- participant liability, if applicable

What happens to any money left in my QIT if I move to a nursing home or die?

The QIT requirement also applies to Medicaid recipients who reside or receive services in a nursing facility. If you move to a nursing facility, your QIT remains in effect and goes with you.

A QIT is irrevocable. That means it remains in effect until you die. The State of Ohio is the primary beneficiary of the QIT, therefore, any money left in the QIT when you die is paid to the state, up to the amount Medicaid paid for your care.

When do I create a QIT?

If you are enrolling in Medicaid for the first time, you will need to create a QIT immediately in order to receive Medicaid services. It is important to understand that you are not eligible for Medicaid until the QIT has been created and your excess income has been deposited into the QIT. Your Medicaid coverage will be effective on the first day of the month in which the QIT was created and funded. Here's an example:

- If you file your Medicaid application on September 25 and create and fund your QIT on September 27, your Medicaid coverage is effective on September 1.
- If you file your Medicaid application on September 25 but wait until October 4 to create and fund your QIT, your Medicaid coverage is effective October 1.

How do I create a QIT?

A QIT is a legal, irrevocable (can't be cancelled) document. The Ohio Department of Medicaid has hired Automated Health Systems (AHS) to answer questions and help you create a QIT (see below). You are not required to use AHS to create your QIT. If you choose not to use AHS, we recommend that you seek other legal assistance. Council on Aging staff cannot answer questions about QITs or help you create one.

Who can I contact for help or additional information?

It is understandable that you might have questions or concerns. Unfortunately, Council on Aging staff are not qualified to answer questions related to QIT or help you create a QIT.

We recommend you contact Automated Health Systems or Pro Seniors for assistance.

Ohio Department of Medicaid

- <https://benefits.ohio.gov/services-check-qit.html>

Automated Health Systems

- (844) 265-4722 toll-free
- OhioQIT@automated-health.com (email)

Pro Seniors

Pro Seniors' legal hotline is available to answer your questions about QIT and other Medicaid questions. The legal hotline is free for Ohioans age 60 and older.

- (513) 345-4160
- (800) 488-6070
- www.proseniors.org



Preserving Independence, Enhancing Quality of Life

Council on Aging is designated by the state of Ohio to serve older adults and people with disabilities within a multi-county region. We are experts at helping people with complex medical and long-term care needs, offering a variety of services via publicly-funded programs. Our mission: Enhance lives by assisting people to remain independent through a range of quality services.