

Applying for MassHealth benefits can be a time consuming process. If you or a loved one needs to apply for MassHealth (i.e. Medicaid) benefits for long term care, or anticipate such a need in the future, you will need to supply the MassHealth agency with an extensive amount of information relating to your personal finances. The following is a list of documentation that, at a minimum, you will need to provide along with your MassHealth Application:

1. Copies of birth certificates, driver's license or citizenship papers for you and your spouse.
2. Copies of all health insurance cards including Medicare.
3. Copies of at least 3 months of bank statements for all bank accounts, including those you share with another person and accounts which have been closed in the last three years. You will also need to provide an explanation of all withdrawals over \$500.00, and may be asked for records documenting the source of certain deposits.
4. Proof of all income, including documentation of the value of your stocks, savings bonds and mutual funds as well as copies of any annuity contracts you may be a party to.
5. Copies all life-insurance policies, and a letter from the insurance company regarding the cash value of certain policies.
6. For all real property that you have an interest in, copies of deeds, current tax bills and amounts owed whether on your principal residence, a vacation home, or a life estate that you hold.
7. Copies of the registration for each vehicle you own including proof of outstanding loans and current value.
8. Copies of funeral trusts, burial accounts or prepaid funeral accounts.
9. Copies of any trusts of which you are the grantor, trustee or beneficiary, and documents showing the financial activity of the trust.
10. Documentation proving the at-home spouse's living expenses.
11. Documentation and explanation of any transfers of assets you made in 36 months preceding your application.

12. Tax returns for the last two years.

13. Clinical information on the applicant, which must be sent in by the facility.

After providing all of this and submitting your application there are usually several rounds of back and forth with the Masshealth agency, where they will ask for further explanation of certain items identified in your documentation. You will have a limited amount of time to supply this additional information to MassHealth, before it could negatively impact your eligibility.

To avoid complications in the MassHealth application process it is a good idea to keep detailed and organized records of all your financial dealings. This can be especially important if your family or other representative needs to manage your assets in the future or apply for MassHealth on your behalf.