

You may worry about how your finances will affect your eligibility for Medicaid, especially if you have a home or other assets.

However, rest assured, you have choices. In recognition of the needs of people with disabilities and chronic conditions, New York State has created several programs to help you preserve your income and assets while still getting the services you need. Here at Independence Care System, we can help you access those programs.

Medicaid and You

ICS provides a number of Medicaid-related services for individuals, like you or your loved one, who may be interested in enrolling into one of our managed long-term care plans. Our Medicaid Eligibility Specialists are here to answer questions, assess your financial situation, and advise if you're potentially eligible for Medicaid. They'll also help you complete your application and collect additional documentation that's needed.

And after you've obtained Medicaid, our support continues. If your income or assets change during the year, we can discuss options to potentially help you retain your eligibility and services. We'll also guide you through the annual recertification process.



What If Your Income is Above the Medicaid Limit?

If your income is above the Medicaid limit, it doesn't necessarily mean you're ineligible for Medicaid. Residents of New York State who have a disability and wish to obtain Medicaid are eligible

to participate in the Pooled Trust program. Through the program, you keep your excess monthly income in a special account, known as a "pooled trust." The State doesn't consider this surplus amount part of your overall income. You can then pay a variety of

household expenses through the trust, such as rent, utility bills, food, and more.

Sound complicated? Don't worry. At ICS, we have dedicated Surplus Coordinators who are trained to help our members and plan participants set up their pooled trust accounts, free of charge. They're also available to answer pooled trust-related questions Monday through Friday, 9 a.m. to 5 p.m.

To learn more about how ICS Medicaid services can potentially benefit you or a loved one, call us at **1.877.ICS.2525** and ask to speak to a Medicaid Specialist.

Independence
care system