

Qualified Income Trust

Upcoming changes to Ohio's Medicaid program will simplify coverage for thousands of Ohioans.

Beginning August 1, individuals receiving long-term care services who have income over the Medicaid limit may deposit their excess income into a Qualified Income Trust to stay eligible for Medicaid.

What is a Qualified Income Trust?

A Qualified Income Trust (QIT), sometimes referred to as a "Miller Trust," is a special legal arrangement that allows the Ohio Department of Medicaid to not count an individual's income that is over a certain amount. This will allow individuals receiving long-term care services to remain eligible for health care coverage through Medicaid.

Who needs a QIT?

In order to receive Medicaid long-term care services, an individual's income must be below the Medicaid limit set by the State of Ohio. In 2016, the monthly income limit is \$2,199.00. Individuals can deposit their excess income into a QIT to stay or to become eligible for Medicaid long-term care services.

Medicaid long-term care services are provided to eligible people who:

- » Live in a nursing facility; or
- » Live in intermediate care facilities for individuals with intellectual disabilities (ICF-ID); or
- » Receive home and community-based services (HCBS), like PASSPORT, Assisted Living, Ohio Home Care, Individual Options, MyCare Ohio, etc.

What are the requirements of a QIT?

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

- » Include only an individual's own income. It cannot contain a spouse's income or income from other relatives. It cannot be used for 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 can recover up to the total amount of Medicaid payments made on an individual's behalf.

What can the money in the Trust be used for?

Money put in the QIT can be used to pay for the following expenses, but is not limited to this list:

- » incurred medical expenses;
- » monthly personal or maintenance needs allowance;
- » bank fees associated with the maintenance of the Trust; and
- » patient liability, if applicable.

Is help available to set up a QIT?

The Ohio Department of Medicaid has hired Automated Health Systems (AHS) to reach out to individuals about their QIT and answer questions. A QIT is a legal document and the State of Ohio strongly recommends that individuals that choose not to use AHS for assistance with setting up the QIT seek other legal assistance.

Individuals are encouraged to establish a QIT prior to July 31. Individuals who do not establish a trust by August 1, will need to do so prior to their next Medicaid eligibility renewal date in order to maintain coverage.

Definitions

Long-term care services are defined as health care related services and supports used by individuals of all ages with functional limitations and chronic illnesses who need assistance to perform routine daily activities.

Automated Health Systems was founded in 1979 with the goal of promoting health in families and communities. The Ohio Department of Medicaid has hired Automated Health Systems to help individuals set up a QIT. Additionally, AHS currently works with the Ohio Department of Medicaid to help individuals enroll in a Medicaid Managed Care Plan and operates the Medicaid Consumer Hotline.

Questions? Contact: Automated Health Systems by email at OhioQIT@automated-health.com
or by phone at 1-844-265-4722

For more information, go online: [Medicaid.Ohio.gov/DDR](https://www.Medicaid.Ohio.gov/DDR) or <https://benefits.ohio.gov/ddr.html>