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Change in MassHealth Regulation Affects Nursing Home Residents

DATELINE: DEDHAM, MASS...The Commonwealth Advisory Group in Dedham, providing professional guidance to seniors and their families with regard to asset preservation and Medicare and Medicaid regulations prior to nursing home admission, alerts seniors of a recent change in MassHealth regulation.

Seniors and their families should be aware that there has been an increase in the personal needs allowance for nursing home residents who are on MassHealth and Supplemental Security Income.

The personal needs allowance represents funds to be used by the nursing home resident for specific non-medical needs, such as haircuts, and so forth. Previously, the allowance had been \$60 per month. It has been increased to \$72.80 per month.

“Typically when MassHealth calculates out the insured’s payment to the nursing home, they begin with the insured’s gross income (social security pension, etc) and they allow for a couple of deductions, which include funds for payment of health insurance premiums and a personal needs allowance. The net is what gets paid to the nursing home each month. The increase in this allowance will help to offset the rising cost of living,” explained Laureen Vaughn, Executive Director of Commonwealth Advisory Group.

Asset Preservation Planning

For more than 15 years, the Commonwealth Advisory Group has helped over 1,500 clients save their assets (which includes property, gifted assets, retirement accounts, insurance policies, investments and savings) prior to and during an admission to a nursing home. Unlike financial planners, Commonwealth Advisory Group specializes in asset preservation for elders and their families.

In addition to providing asset protection services to clients, Attorney Amaru and Executive Director Laureen Vaughn serve as educational speakers for hospitals, elder agencies and businesses throughout Southeastern Massachusetts. Commonwealth Advisory Group has appeared with Jordan Rich of WBZ News Radio 1030 in variety of seminars on the topic of Senior Asset Protection.

Attorney Amaru is a member of the National Academy of Elder Law Attorneys; the National Network of Estate Planning Attorneys; the Massachusetts Academy of Trial Attorneys; the Massachusetts Bar Association and the American Bar Association.

Commonwealth Advisory Group is located just off Route 128 at 3 Allied Drive, Ste. 125, Dedham, MA. For more information, contact 800-705-1415 or visit www.CommAdvise.com.