

# Tennessee Medicaid Benefits – TennCare/CHOICES

*Elder Law of East Tennessee*

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**What are TennCare and CHOICES?** These are two names for the same thing: Tennessee’s Medicaid program. TennCare/CHOICES partially or fully funds in-home services, approved adult day care centers, approved assisted living facilities, and long-term care in a nursing home for low-income Tennesseans.

**Who qualifies for TennCare/CHOICES?** In order to qualify for CHOICES, Tennesseans have to meet strict financial and medical requirements. Factors considered include monthly income, total assets, mobility, ability to perform basic tasks without assistance (eating, bathing, etc.), and need for skilled services.

**How can I meet the financial requirements?** For low-income individuals who may still have too many assets to qualify, there are financial planning strategies which can be used to help. However, these strategies may take time to implement before benefits can be received, so planning early and working with a qualified and experienced elder law attorney is important to ensure benefits are received as early as possible. Simply giving away assets can prevent you from qualifying, so do not take any actions without first consulting a qualified expert.

**How is medical qualification assessed?** Medical qualification must be supported by information from the applicant’s medical chart. A social work or health care professional who is experienced in handling TennCare/CHOICES applications can help to determine whether or not you may qualify and can assist in collecting the necessary documentation.

**Do I have to give up my home?** Qualifying for TennCare/CHOICES does **not** require giving up your family home at the time of application. However, due to the complicated rules about assets and estate recovery, you should ask for guidance from a professional who can assist you. Without such guidance, it is all too easy to take steps that will jeopardize your access to benefits and/or result in the loss of the homeplace through estate recovery.

**How do I apply for TennCare/Medicaid?** Applying for TennCare/CHOICES is more than filling out paperwork. Assembling a complete application is complicated, and the slightest flaw in your application may result in the delay or denial of benefits you deserve. Seek help from a qualified professional who is familiar with the program to help you get started.

**What if I have already been denied?** Many qualified individuals are denied benefits because they miss deadlines, have trouble filling out the application, or don’t know what kind of documentation to provide. The good news is that there is an appeals process for addressing wrongful denials. If you have been denied, it may be time to seek help from a professional who can guide you through the process and get you the result you need.



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