



Resource Documentation Requirements

	Type of Resource	Documents to Verify Resource	Other Comments
1.	Annuity	<p>A complete copy of the annuity contract, including the purchase date, purchase price, the owner and beneficiary of the contract, when payments commence, assignability of the annuity. The agency may request completion of the ES-3167A (Annuity Information Request) form. This is completed by the annuity company.</p>	<p>If the annuity was recently purchased, it may also be necessary to provide verification of the date the annuity contract was actually delivered to the owner which finalized the purchase. The annuity company or the annuity agent should be able to provide that information.</p>
2.	Trust	<p>A complete copy of the entire trust document, including any Schedule A (a list of assets in the trust), any amendments, revisions, or restatements of the trust, and any changes in the beneficiaries or trustees. A copy of a will or other document is sometimes necessary.</p> <p>If the agency determines that the trust is countable, verification of the value of all assets in the trust will be requested.</p>	<p>If the trust is determined to be an unavailable resource, the agency may request additional information to verify the date assets were transferred to the trust and the value of those assets at the time of the transfer.</p>



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3.	Bank Accounts – Savings and Checking	The most recent (unless otherwise specified) checking and/or savings account statement from the bank. In the alternative, a written statement from the bank as to the current account balance, a copy of an online account balance inquiry, or an ATM account balance receipt. The document must include the account number and location of the account.	If a division of assets is being completed, the agency will also request verification of all resources owned by the couple at the time the long term care arrangement began. This means the applicant may have to verify resources at two different points in time. In addition, if prior medical assistance is requested, verification for each of the three months prior to the month of application is required. Once the information is received, the agency may request further information if unusual account activity has been identified such as unidentified or suspect deposits or withdrawals.
4.	Electronic Debit Account	A statement from the account service department verifying the current (unless otherwise specified) account balance, a copy of an online account balance inquiry, or an ATM account balance receipt. The document must include the account number and the location of the account.	If the electronic debit account is a Direct Express account, verification of the balance is generally not required. A Direct Account is used for the deposit of federal benefits such as Social Security, SSI, VA, or Civil Service payments. In most instances, the agency will accept the applicant's stated balance in the account. However, verification must be provided if requested by the agency.

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5.	Individual Development Account (IDA)	A statement from the entity or organization that sponsors the account, or any other evidence that the account is an IDA.	
6.	Learning Quest/529 Educational Account	A statement from the account portfolio manager which indicates this is a Learning Quest/529 Educational Account. The owner of the account must also be specified.	
7.	Money Market Account	The most recent (unless otherwise specified) account statement from the bank. In the alternative, a written statement from the bank as to the current account balance, a copy of an online account balance inquiry, or an ATM account balance receipt. The document must include the account number and location of the account.	<p>If a division of assets is being completed, the agency will also request verification of all resources owned by the couple at the time the long term care arrangement began. This means the applicant may have to verify resources at two different points in time.</p> <p>In addition, if prior medical assistance is requested, verification for each of the three months prior to the month of application is required.</p> <p>Once the information is received, the agency may request further information if unusual account activity has been identified such as unidentified deposits or withdrawals.</p>



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8.	Investment Account	The most recent (unless otherwise specified) account statement from the institution managing the account. All pages of the statement must be provided. The statement must include the value of each fund as well as any interest/dividends paid. The value as of the first month Medicaid coverage is being requested must be included.	If the applicant owns multiple investment accounts, a detailed accounting of each must be provided.
9.	Burial Funds	A complete copy of the burial/funeral plan that is funding the funeral. If an annuity or life insurance policy is funding the plan, a copy of the assignment document from the annuity or insurance company. In most instances, a copy of the formal funeral agreement with the funeral home specifying the types and value of services to be provided is also required.	If upon receipt of the requested information, the agency determines that the annuity or insurance policy funding the funeral plan is not properly assigned to the funeral home, the ES-3169 (Irrevocable Assignment) form may be required. That form must be accepted and recorded by the annuity or insurance company in order to be valid.
10.	IRA/Keough Account	Any document that clearly designates the account as an IRA or Keough, including the account number and owner. A detailed accounting which shows the account value at the point in time (or times) must also be provided. The value as of the first month Medicaid coverage is being requested must be included	



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11.	Stocks	Statement from the account institution or broker which includes the account owner, the stocks owned, and the current (unless otherwise specified) value of each.	
12.	Bonds	<p>A copy of the bond document which designates the issue date, type (series) and denomination.</p> <p>Bond funds are generally treated as investment accounts.</p>	Once the information is received, the agency will verify the current (and past) value with an online valuation tool. The agency may request the applicant verify the value. A written statement from the entity which sold the bond is required.
13.	Life Insurance	<p>A statement from the insurance company and/or insurance agent which verifies the date of the policy, the type of policy (term, whole, etc.) the face value, the policy owner, the beneficiary.</p> <p>Whatever document provided, verification of the policy cash surrender value must also be provided. That verification should be in the form of a written statement from the insurance company or agent. The schedule provided in the contract is not sufficient.</p>	If the agency determines the policy is countable and the equity in the policy exceeds the allowable resource limit, the applicant may choose to assign the policy to the state of Kansas. That may be accomplished by using the ES-3171 (Irrevocable Collateral Assignment) In some instances, the applicant may also have the option of using the policy to fund an exempt burial plan as indicated in 9. above. Consultation with the agency is required.



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14.	Certificate of Deposit	A copy of the certificate issued by the bank when purchased, listing the value, the owner(s), and the beneficiary. A statement from the bank with the current (unless otherwise specified) value of the CD.	If the CD is being used as collateral for a loan, verification of that should also be provided.
15.	Contract for Care	A complete copy of the written contract. There may be situations where there is no written contract. The applicant should respond accordingly if that is the case.	If the applicant received payments under the contract in the form of reimbursements for items purchased by the applicant for the benefit of the individual identified in the contract, verification of the initial purchases may be requested.
16.	Continuing Care Retirement Community (CCRC) Contract	A complete copy of the contract, including whether the entrance fee can be used for care in the facility, is refundable under any condition, or confers any ownership interest in the facility to the applicant.	Upon receipt of the information, if the agency determines that the contract is an available resource or that an inappropriate transfer of property has occurred, the value of the contract may be requested. That would include verifying any amount of the entrance fee which has been used to pay for care in the facility.

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17.	Contract Sale	A complete copy of the contract for sale, including any repayment schedule. If repayment has begun, verification of the actual payments already made under the contract should be included.	Upon receipt of the information, if the agency determines that an inappropriate transfer of property has occurred, additional information may be requested to calculate a disqualification penalty.
18.	Promissory Note	A complete copy of the promissory note and any supporting documents is required. The applicant should include a statement regarding the purpose of the loan. This must include the repayment schedule. If repayment has started, verification of the actual payments made should be included.	Upon receipt of the information, if the agency determines that an inappropriate transfer of property has occurred, additional information may be requested to calculate a disqualification penalty.
19.	Loan	A complete copy of the loan document. The applicant should include a statement regarding the purpose of the loan. This must include the repayment schedule. If the repayment has started, verification of the actual payments made should be included.	Upon receipt of the information, if the agency determines that an inappropriate transfer of property has occurred, additional information may be requested to calculate a disqualification penalty.
20.	Pension Plans/Funds	A statement or letter from the pension plan/fund manager which designates the type, owner and the value of the plan. The cash value of the plan may also be required.	Upon receipt of the information, if the agency determines that this is a countable resource, a detailed accounting which shows the account value at the point in time (or times) requested may also be requested.

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21.	Real Estate	<p>A complete address/description of any and all real estate must be provided by the applicant. The ownership and value of real estate is generally verified by the agency accessing online county tax records. However, if the agency requests verification from the applicant, a written appraisal of the fair market value from an appropriate source, such as a realtor, appraiser, or banker is required.</p> <p>If there has been a transfer of property, a copy of the property deeds (before and after the transfer) involved must be provided to document the change in ownership.</p>	
22.	Life Estate (also see Remainder Interest)	<p>A copy of the real estate deed, trust document, or will that established the life estate interest in the property. The document must clearly identify the property, the interest in the property and who owns that interest.</p>	<p>If the life estate interest in the property is determined to be a countable resource, the agency will determine the value of the interest in the same manner as the underlying real estate described above.</p> <p>Should the applicant disagree with the agency valuation of the life estate, a written appraisal of the fair market value from an appropriate source, such as a realtor, appraiser, or banker may be provided.</p>

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23.	Remainder Interest (also see Life Estate)	A copy of the real estate deed, trust document, or will which established the remainder interest in the property. The document must clearly identify the property, the interest in the property and who owns that interest.	If the remainder interest in the property is determined to be a countable resource, the agency will determine the value of the interest in the same manner as the underlying real estate described in 21. above.
24.	Vehicles	The applicant must report the make, model and year of any vehicle. The value of a countable vehicle is generally verified by the agency using the online Kelley Blue Book (KBB) guide However, if the agency requests verification from the applicant, a written appraisal of the fair market value from an appropriate source, such as an automobile dealer or professional appraiser is required.	Normally, one vehicle per household is exempt as a resource. In addition, any vehicle that is more than 7 years old is assigned a value of \$100. In most instances, the agency will not request verification from the applicant.
25.	Cash	Client statement is generally accepted. The agency will use the amount reported by the applicant on the application.	
26.	Care Home Account	A statement from the facility identifying the owner and the balance of the account for the month(s) requested.	If the facility is holding funds on account for the resident in addition to the care home account, that information should also be reported and verified by the facility.

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27.	Safe Deposit Box	Should the applicant report (or the agency becomes aware of) possession of a safe deposit box, the agency will ask the applicant to declare all items contained in the box.	Upon receipt of the information, the agency may request additional information to verify the existence and value of any previously unreported assets contained in the box.
28.	Spousal Impoverishment	If a division of assets is being completed, the agency will also request verification of all resources owned by the couple at the time the long term care arrangement began. This means the applicant may have to verify resources at two different points in time.	
29.	Prior Medical	If prior medical assistance is requested, verification for each of the three months prior to the month of application is required.	
28.	VA Benefits	If the applicant reports they served in the military or are the spouse or widow of someone who served in the military, and are not currently receiving VA benefits, they must pursue those benefits as a potential resource. A letter from the VA or a local Commission on Veterans Affairs office stating that the individual has applied for (or is not eligible for) benefits meets this requirement.	A list of local Commission on Veterans Affairs offices in the state can be found at: https://kcva.ks.gov/veteran-services/office-locations . Staff are available at these offices to assist the applicant in applying for potential benefits.