GOOD STEWARD SENIOR SOLUTIONS LLC

DBA GOOD STEWARD SENIOR CARE

Senior Care Navigation • Advocacy • Transition Coordination

MISSISSIPPI MEDICAID, SNAP FOOD ASSISTANCE & SENIOR BENEFITS GUIDE

Step-by-Step State Application Walkthrough, SNAP Food Rules, Income Rights & Spousal Protections • 2026 Edition

EASY-TO-READ EDUCATIONAL GUIDE: Good Steward Senior Solutions LLC DBA Good Steward Senior Care provides non-medical senior care navigation, paperwork auditing, and family advocacy. We are not a state agency or law firm. This guide explains Mississippi Division of Medicaid (DOM) rules, SNAP food assistance benefits, Spousal Impoverishment laws, and income rights in plain, simple language.

SECTION 1: THE 3 SENIOR MEDICAID ROUTES IN MISSISSIPPI

QUICK SUMMARY FOR FAMILIES

Applying for the wrong program wastes months! If your parent wants to stay home, apply for the E&D; Waiver through the MAC Center. If they need a nursing home, apply for Institutional Medicaid.

Where Does Your Parent Belong? (The 3 Routes):
In Mississippi, there is no single 'Medicaid' button. The state has **3 main Medicaid paths** for seniors depending on where they live and how much help they need:

1. **Institutional Long-Term Care Medicaid (Nursing Home Medicaid):** Pays 100% of room, board, and medical care inside a licensed nursing facility for seniors who need 24/7 skilled nursing supervision.

2. **Elderly & Disabled (E&D;) Waiver:** Pays for home helpers, adult day care, home-delivered meals, and emergency call buttons so seniors can stay in their own home instead of a nursing home.

3. **Assisted Living (AL) Waiver:** Helps pay for personal care and meals inside a licensed Personal Care Home or Assisted Living building.

How You Start: Applications are submitted online through the **Access MS Portal** (access.ms.gov) or through the **Mississippi Access to Care (MAC) Center** (1-844-822-4622).

SECTION 2: SPOUSAL PROTECTIONS (KEEPING THE HEALTHY SPOUSE SAFE)

QUICK SUMMARY FOR FAMILIES

Always check YES on the application for Community Spouse Income Diversion. This protects up to $4,066.50/month in income and up to $162,660 in bank savings for the spouse at home!

Will the Nursing Home Take All Our Money? (No!):
When one spouse enters a nursing home on Medicaid, federal law protects the spouse living at home (the **Community Spouse**) so they do not go broke!

• **MUST CHECK 'YES' TO INCOME DIVERSION:** On the Mississippi Medicaid application form, you MUST check **YES** when asked if the community spouse needs income. If the spouse at home makes less than **$2,705.00 to $4,066.50/month**, Medicaid transfers a portion of the nursing home spouse's Social Security check directly to the spouse at home every month!

• **Keeping Savings ($162,660 CSRA Limit):** The healthy spouse at home can legally keep up to **$162,660 in savings, CDs, and bank accounts** without losing Medicaid coverage for their sick partner.

• **The Home is 100% Protected:** As long as the healthy spouse, a minor child, or a disabled child lives in the house, the primary home is **exempt and protected** from Medicaid asset limits!

SECTION 3: MISSISSIPPI SNAP RULES FOR SENIORS (FOOD MONEY)

Food Assistance Made Easy for Mississippi Seniors:
Food stamps (SNAP) are much easier for seniors in Mississippi through special government rules:

• **The ESAP Shortcut (Form MDHS EA 904):** If everyone in the house is age 60/65+ with no work income, use the **Elderly Simplified Application Project (ESAP)** form. You only have to renew once every **36 months (3 years)** instead of every 6 months!

• **The $35 Medical Expense Deduction Rule:** Seniors can deduct out-of-pocket medical costs over $35/month (prescription co-pays, hearing aid batteries, adult diapers, Medicare premiums). Deducting these costs lowers counted income and **INCREASES monthly food card benefits**!

• **Authorized Representative:** An adult child can be named as the official Authorized Representative on the form. This lets the child talk to MDHS caseworkers and hold an extra card to buy groceries for Mom or Dad.

SECTION 4: INCOME RULES, MILLER TRUSTS & 5-YEAR LOOK-BACK

QUICK SUMMARY FOR FAMILIES

Never give away money or sign over property deeds within 5 years of needing Medicaid. Doing so causes Medicaid to block payments for months!

Crucial Income Rules You Must Know:

• **The $2,982 Income Cap & Miller Trust Secret:** Mississippi sets a strict monthly income limit of **$2,982/month** for Medicaid. If your parent makes $3,100/month, they will be denied—UNLESS you set up a simple legal trust called a **Qualified Income Trust (QIT / Miller Trust)**. Funneling the extra money through a Miller Trust keeps them 100% eligible!

• **Personal Needs Allowance ($44/Month):** When a senior lives in a Medicaid nursing home, they get to keep **$44.00/month** from their Social Security check for personal items (haircuts, clothes, snacks).

• **The 5-Year Look-Back Audit:** Medicaid checks every bank statement and deed from the past **5 years (60 months)**. Giving away money, transferring a house to children, or selling a car below market value triggers heavy financial penalty months!

SECTION 5: REQUIRED APPLICATION DOCUMENT CHECKLIST

Collect these physical documents BEFORE starting your Access MS or Medicaid application:

[ ] **Income Proof:** Current year Social Security award letters, pension statements, annuity checks.

[ ] **5 Years of Bank Statements:** ALL pages (including blank ones) for checking, savings, CDs, and money market accounts covering the last 60 months.

[ ] **Property Deeds & Titles:** Land deeds, home property tax statements, car/truck titles, mineral rights documents.

[ ] **Life Insurance Policies:** Policy documents showing the current Cash Surrender Value statement.

[ ] **IDs & Badges:** Driver's license or state ID, Social Security card, Medicare red-white-blue card, health insurance cards.

[ ] **Legal Authority Documents:** Signed Financial Power of Attorney (POA), Healthcare POA, or Court Guardianship papers.

NEED PAPERWORK AUDIT HELP BEFORE SUBMITTING?

SCARED A PAPERWORK MISTAKE WILL DELAY CARE OR TRIGGER PENALTIES?

You do not have to navigate Mississippi's complicated Medicaid or SNAP rules alone! Good Steward Senior Care provides Virtual Care Navigator support to audit your document binder, check income limits, set up Miller Trust guidance, and protect your parent's eligibility.

Book Your Strategy Call or Audit Directly Online:

- **Direct Phone:** (662) 221-6268
- **Official Website & Booking:** **www.goodstewardseniorcare.com**
- **Direct Email:** hello@goodstewardseniorcare.com