COTTAGE HOME CARE · FREE RESOURCE

The 1-Page Home Care Paperwork Checklist

Use this before you apply to Medicare, Medicaid, or the ACA Marketplace, so you walk in with the right documents and ask the right questions the first time.

1. Documents to Gather

[ ] **Proof of income** – recent pay stubs or your latest tax return

[ ] **Proof of citizenship or legal residency**

[ ] **Social Security number** for the applicant (and spouse, if married)

[ ] **Current insurance cards** – Medicare, employer plan, or Marketplace plan

[ ] **Bank and savings account statements** – needed for long-term home care Medicaid, not standard Medicaid

[ ] **List of current diagnoses and medications** – if applying on disability grounds

2. Confirm the Basics, in Order

[ ] **Age and disability status first** – this decides whether Medicare is even on the table

[ ] **Household income** – compare to your state's 2026 Medicaid limit (138% FPL in expansion states, about $22,025 for one person)

[ ] **Savings and other assets** – long-term home care Medicaid also caps countable assets. Most states: $2,000 individual. Michigan: $9,950. New York: $33,038 (2026).

[ ] **Which enrollment window applies** – Medicaid is year-round; Medicare and Marketplace plans are not

3. Ask About These Programs by Name

[ ] **New York:** ask about your local district's Medicaid home care assessment (NYIA)

[ ] **Maryland:** ask about Community First Choice

[ ] **Michigan:** ask about the Home Help program (MDHHS)

[ ] **Connecticut:** ask about Adult Family Living (DSS)

[ ] **Florida:** ask about the Long-Term Care program's participant direction option

[ ] **Medicare Advantage plan members:** call your plan and ask if it offers SSBCI in-home support benefits

4. Warning Signs You're in the Wrong Lane

• An application asking you to prove your income is *above* a certain level usually means you're in Marketplace territory, not Medicaid.

• An application asking for five years of financial records is the Medicaid long-term-care look-back review, not a standard Medicaid application.

• Nobody can promise you'll be approved or tell you how many hours you'll get. Only the state or your plan can make that determination after its own assessment.

Not sure where to start? Our care team can help you find out whether your family may qualify and walk through the next step together.

Call 516-367-2266 | cottagehomecare.com/contact-us

This checklist is general information, not legal, financial, or medical advice, and eligibility is always determined by the state or plan, not by Cottage Home Care.