



# Medicaid, Marriage & the Nursing Home Checklist

*For Tennesseans & Their Families*

Planning isn't just about "big assets." It's about you and your loved ones who depend on you. A solid plan ensures you and your family are cared for during unexpected emergencies. Use this checklist as a starting point as you establish a safety net for your beloved family and understand the importance of comprehensive planning with a professional estate planning attorney.

If you want to discuss further or move forward with planning, contact me to schedule a strategy session today at (423) 596-7220 or [hello@nancycogar.com](mailto:hello@nancycogar.com). Also, make sure to follow the [Boomer Time with Nancy Cogar podcast](#) so you won't miss future episodes.

I'm working hard to advocate for you and your family.

*Nancy A. Cogar, Esq.*



## Medicaid, Marriage & the Nursing Home Checklist

*This checklist is designed to help families proactively address key long-term care considerations. Use it to guide discussions and identify action steps to better understand the Medicaid rules and build a support plan that works best for you and your family.*

### Gather Your Financial Documents

*Make sure you know what you own, how it's titled, and where everything is.*

- List of all bank and investment accounts (with balances)
- Property deeds (home, land, timeshares)
- Retirement accounts (IRA, 401k, pensions)
- Insurance policies (life, long-term care, annuities)
- Vehicle titles
- List of valuable personal property (jewelry, art, etc.)
- Most recent tax returns (2 years)
- Monthly income statements (Social Security, pensions, etc.)

### Know the Medicaid Rules (Basics)

*Understand how Medicaid looks at your situation:*

- Are assets titled jointly or individually?
- Am I aware of the 5-year look-back rule on gifts/transfers?
- Do I understand the difference between countable and exempt assets?
- Do I know how much the community spouse is allowed to keep?
- Do I understand how Medicaid handles income limits?

### Review Your Legal Documents

*Make sure your documents are current, compliant, and protective.*

- Will or Revocable Trust
- Durable Power of Attorney (financial) – includes Medicaid planning powers?
- Health Care Proxy / Medical Power of Attorney
- Living Will / Advance Directive
- HIPAA Release
- Deed to your primary residence – titled properly?

## Plan for Crisis or Pre-Need Medicaid

*Have you discussed or considered Medicaid planning options?*

- Have I consulted with an elder law attorney?
- Do I understand options like Medicaid-compliant annuities, spend-downs, or asset transfers?
- Have I looked into irrevocable trusts to protect assets long-term?
- Have I protected the home from estate recovery (e.g., through trust or life estate)?
- Do I know if my state allows spousal refusal or similar tools?

## Talk With Family & Build a Support Plan

*Medicaid planning is a family matter.*

- Have I talked with my spouse about long-term care options?
- Have I spoken to adult children or caregivers about future planning?
- Have I documented my care preferences (home care, facility preferences)?
- Do trusted family members know where to find legal and financial documents?
- Do I have a care team or professional contacts ready if needed?

## Protect the Surviving Spouse and Family

*Don't forget what happens after nursing home care ends.*

- Have I discussed Medicaid estate recovery and how to avoid it?
- Have I made plans to protect the surviving spouse?
- Have I updated beneficiary designations and asset titling accordingly?
- Have I explored how to preserve assets for children or heirs?

## Do NOT Wait for a Crisis

*The sooner you begin, the more options you have.*

*For questions and to stay connected:*

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