

2-009.03A2a Real Estate: The worker must verify ownership of real estate through records in the offices of the register of deeds or county clerk. The worker must verify the terms on which property is held in cases of joint ownership. Records of the county court have information in regard to estates which have not been settled or which are in probate. The worker must consult the records of the county court if the property has come to the holder as a part of an estate; if by joint purchase, the facts will appear in the record of the deed.

[Transfer on Death Deed\(s\) must be revoked for initial and continued Medicaid eligibility. This includes real property owned by a community spouse. \(Procedure found in Appendix\)](#)

2-009.03A2b Motor Vehicles: The worker must verify ownership of a motor vehicle. The title, not the registration, of a motor vehicle legally determines ownership.

2-009.03A2c Bank Accounts: The worker must verify the terms of the account with the financial institution. If any individual on the account is able to withdraw the total amount, the full amount of the account is considered the client's. If all signatures are required to withdraw the money, the proportionate share must be counted toward the client.

If the client verifies that none of the money belongs to him/her, the client must be allowed 60 days to remove his/her name from the account. The client must provide proof of the change. After the client removes his/her name from the account, eligibility may be determined retrospectively and/or prospectively. If the client does not remove his/her name in 60 days, the money is counted as a resource.

If a portion is the client's, the worker must notify the client of the requirement to put the money in a separate account.

2-009.04 Consideration of Relative Responsibility: When the client (i.e., a spouse or parent) has relative responsibility for a client in another assistance unit and the responsible relative owns the resource(s), the worker must divide the value by the number of units to determine the amount to be counted to each. An AABD/MA or SDP/MA couple is considered one unit.

Exception: If the responsible relative receives SSI, none of the value of the resource(s) is considered to the other unit.

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