

Medicaid Long Term Care Application Documents Checklist

When you apply for Medicaid Long Term Care, you must include a wide variety of documents with your application, most of them pertaining to your finances. This is because Medicaid Long Term Care is intended for seniors with limited resources, and applicants must provide documentation that clearly details their financial situation.

Table of Contents

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Overview

Documents Checklist

- Legal Documents
- Asset Documents
- Income Documents
- Expense Documents
- Other Documents

Overview

Medicaid Long Term Care applicants must meet two financial requirements – an asset limit and an income limit. In most states in 2026, the individual asset limit is \$2,000 and the individual income limit is \$2,982/month. Applicants must provide documents that show they meet those limits. The burden is on the applicant to prove their financial eligibility. They will probably have to

provide some documents that date as far back as 60 months (five years) in order to show they have not violated Medicaid's [Look-Back Period](#).

Not providing enough information or documentation will result in an application being denied. Providing false information or documentation will result in an application being denied and a penalty of Medicaid ineligibility for the applicant that could last months or years.

© **Are You Qualified?** To find out if you or your loved one can qualify for Medicaid Long-Term Care, [click here to use a free online test](#). If you have a complicated financial situation, don't meet the eligibility criteria, or just want to talk to a professional, [click here to contact a Certified Medicaid Planner](#).

Documents Checklist for Medicaid Long Term Care Application

The following documents are only required if they're applicable to your situation, except for the photo identification and Social Security card, which are required for all applicants. To confirm which documents will be needed for your specific situation, we recommend [connecting with a Medicaid planning professional](#).

Legal Documents

- Photo Identification: Government ID, like a driver's license or passport, can be current or expired.
- Social Security card: Can be copy or original.
- [Durable Power of Attorney](#): All material associated with the POA, including letter of incompetency if POA is springing.
- Living Trusts: All documentation associated with any living trusts where the Medicaid applicant is the creator or grantor of the trust, including a list of the items and assets in the trust (aka "Schedule A") and the trust's beneficiaries. Living trusts can include Family Trusts, Charitable Trusts or any trust that is not a testamentary trust (which are connected to a last will and testament).

- Divorce decree: Also known as a divorce judgment or judgment of dissolution, it is the documentation that legally ends a marriage.
- Death Certificate of late spouse

Asset Documents

- Bank records: Official bank statements for all of the applicant's accounts, from the most recent monthly or quarterly statements to as far back as 60 months.
- IRA/401k statements: The most recent statements detailing the account balance and the required minimum distribution (RMD) if the account is in payout status.
- Stocks, bonds, mutual funds: The most recent official statements stating the current value of the holding,
- Life insurance policies: Current statement from the insurance provider stating the face value, cash surrender value and beneficiaries of all policies owned by the Medicaid applicant.
- Final statements for all closed financial accounts: Official closing documents for all accounts closed or liquidated any time in the 60 months prior to application, must show a zero balance.
- Deeds for all homes and land in the applicant's name: Must be official documents and demonstrate proof of ownership, should also include most recent property tax statement.
- Titles for all vehicles owned by the applicant: Include registration if applicable.
- Pre-paid funeral/burial/cremation policy or trust: Documents must state the type of policy, owner's name, current value and whether it's revocable or irrevocable.
- Burial plot deed: Must demonstrate proof of ownership.

Income Documents

- Social Security statement: Official document or letter from the Social Security Administration that shows current gross Social Security income and any deductions.
- Wages: Copies of pay stubs or tax returns, from the most recent to as far back as 60 months.
- Pension statement: Documents from any retirement pension that show gross annual income and deductions, if any.

- Veteran's benefits statement: Income statement or award letter showing current gross monthly benefit.
- Rental income: Documentation, including rental agreements and proof of payment, that show gross annual rental income collected by applicant.
- Other income: Documents with details about any other income stream, such as from royalties, gambling, lawsuit settlements, dividends, etc.

Expense Documents

- Health insurance premium statements: Most recent statement from Medicare or any other health insurance the applicant pays for that show the amount of the premiums and the type and amount of coverage.
- Copies of unpaid medical bills for the last 3 months: This is only if the applicant is seeking [Retroactive Medicaid](#) coverage.

Other Documents

- Property sale agreement: Only if applicant sold a home or land in the 60 months prior to application. Must include sale price and date, as well as any joint owners of the home before it was sold.
- Bill of Sale for any vehicles or other items: Only if the applicant sold them in the 60 months prior to application. Must include sale price and date, as well as any joint owners of the vehicle or item before it was sold.
- Applicant's health insurance ID cards: Copies of the front and back of all health insurance cards, such as Medicare, dental and vision.
- Nursing Home application/account: For Nursing Home Medicaid applicants only – copy of the admission record and account, if the applicant is already living in a nursing home.
- Home care/assisted living applications: Current statement detailing all facility costs, including room and board.

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