

| | |
|--|-----|
| 11.1 DEFINITIONS | 1 |
| 11.2 INTRODUCTION | 7 |
| A. ESTABLISHING DATE OF ASSET ELIGIBILITY | 7 |
| 1. SSI-Related Medicaid, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 | 7 |
| 2. All Others | 8 |
| B. WHEN INCOME BECOMES AN ASSET | 8 |
| C. DETERMINATION OF THE VALUE OF COUNTABLE ASSETS | 8 |
| D. ACCESSIBILITY OF ASSETS | 9 |
| E. CONVERSION OR SALE OF AN ASSET | 10 |
| F. COMPENSATION FOR LOSS OR DAMAGE | 13 |
| 11.3 MAXIMUM ALLOWABLE ASSETS | 15 |
| 11.4 LIST OF ASSETS | 16 |
| A. AGENT ORANGE COMPENSATION | 17 |
| B. BANK ACCOUNTS AND CD's | 17 |
| 1. Savings Accounts | 17 |
| 2. Christmas Clubs | 17 |
| 3. Checking Accounts | 17 |
| 4. Certificates of Deposit (CD's) | 17 |
| 5. Deposits By Others | 18 |
| 6. Dedicated Account For SSI Recipient | 18 |
| C. BONDS - U.S. SAVINGS BONDS | 18 |
| D. BURIAL FUNDS AND PLOTS | 18a |
| 1. Burial Funds | 18a |
| 2. Burial Plots | 18a |
| E. BUSINESS AND NON-BUSINESS PERSONAL PROPERTY | 19 |
| 1. Business Personal Property | 19 |
| 2. Non-Business Personal Property | 21 |

| | | |
|-----|---|-----------|
| F. | CASH ON HAND | 22 |
| | CASH SAVINGS | 22 |
| G. | COLLECTIONS | 22 |
| H. | DISASTER ASSISTANCE | 22 |
| I. | EDUCATIONAL GRANTS, LOANS AND SCHOLARSHIPS | 23 |
| J. | EITC (Earned Income Tax Credits) | 23 |
| K. | EQUIPMENT ESSENTIAL FOR EMPLOYMENT | 23 |
| L. | FACTOR VIII OR IX BLOOD PRODUCTS LITIGATION | 24 |
| M. | FOOD STAMPS | 24 |
| N. | HEMOPHILIA/AIDS SETTLEMENTS AND FUNDS | 24 |
| | 1. Factor VIII or IX Concentrate Blood Products | 24 |
| | 2. Ricky Ray Hemophilia Funds | 24 |
| | 3. <u>Walker v. Bayer, et al</u> Settlements | 24 |
| O. | HIGHWAY RELOCATION ASSISTANCE PAYMENTS | 25 |
| | URBAN RENEWAL RELOCATION PAYMENTS | 25 |
| P. | HOUSEHOLD FURNISHINGS, PERSONAL EFFECTS AND PETS | 25 |
| Q. | INCOME TAX REFUNDS | 26 |
| R. | INDIAN LANDS AND TRUST FUNDS | 26 |
| S. | INSURANCE SETTLEMENTS | 26 |
| T. | LIFE INSURANCE (Cash-Surrender Value) | 27 |
| U. | LIEAP AND ENERGY CRISIS INTERVENTION PAYMENTS | 27 |
| V. | LOANS, NON-EDUCATIONAL | 27 |
| W. | LUMP SUM PAYMENTS | 28 |
| X. | MUTUAL FUNDS | 28 |
| Y. | NAZI PERSECUTION VICTIMS PAYMENTS | 29 |
| Z. | PASS ACCOUNT | 29 |
| AA. | PENSION AND OTHER RETIREMENT FUNDS | 29 |
| | 1. Cash Value of Pension Funds | 29 |
| | 2. 401k Plans | 29 |
| | 3. IRA, Keogh, Simplified Employer Pension Plan or Similar Plans | 29 |

| | | |
|-----|---|-----|
| BB. | PRODUCE AND LIVESTOCK FOR HOME CONSUMPTION | 30a |
| CC. | REAL PROPERTY | 30a |
| | 1. Homestead Property | 30a |
| | 2. Sale Proceeds or Compensation for Loss or Damage | 32 |
| | 3. Non-Homestead Property | 32 |
| | 4. Life Estates | 37 |
| | 5. Real Property Related to Vehicle Maintenance . | 38 |
| DD. | RECREATIONAL EQUIPMENT | 38 |
| EE. | RECREATIONAL VEHICLES | 39 |
| FF. | RICKY RAY HEMOPHILIA FUNDS | 39 |
| GG. | SATELLITE DISHES | 39 |
| HH. | STOCKS | 39 |
| II. | SWIMMING POOLS | 39 |
| JJ. | TRUST FUNDS | 40 |
| | 1. Food Stamps | 40 |
| | 2. AFDC Medicaid, SSI Medicaid, AFDC-Related and SSI-Related Medicaid, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 | 41 |
| | 3. WV WORKS | 46 |
| KK. | UNIFORM GIFTS TO MINORS ACT FUNDS | 46f |
| LL. | VEHICLES | 46f |
| | 1. Food Stamps | 46f |
| | 2. AFDC Medicaid and AFDC-Related Medicaid . . . | 47 |
| | 3. SSI-Related Medicaid, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 | 50 |
| | 4. WV WORKS | 51 |
| MM. | VICTIM COMPENSATION PAYMENTS | 52a |
| NN. | <u>WALKER V. BAYER, ET AL.</u> SETTLEMENTS | 52a |

11.5 ASSETS OF PERSONS IN SPECIAL CIRCUMSTANCES 52b

A. FOOD STAMPS 52b

1. Assets of Those Disqualified, Ineligible or Excluded By Law 52b

2. Assets of Ineligible Students 52b

3. Jointly-Owned Assets 52b

4. Special Considerations Depending on the AG Composition 53

5. Retroactive Payments 54

6. Low Profit From The Sale of An Asset 55

7. Burial Funds 55

B. WV WORKS, AFDC MEDICAID AND AFDC-RELATED MEDICAID . 55

1. Assets of Those Disqualified, Ineligible or Excluded By Law 56

2. Assets of Ineligible Students 56

3. Jointly-Owned Assets 56

4. Special Considerations Depending on the AG Composition 60

5. Retroactive Payments 60

6. Low Profit From The Sale of An Asset 60

7. Burial Funds 60

C. SSI-RELATED MEDICAID, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 60a

1. Assets of Those Disqualified, Ineligible or Excluded By Law 60a

2. Assets of Ineligible Students 60b

3. Jointly-Owned Assets 60b

4. Special Consideration Depending on the AG Composition 62

5. Retroactive Payments 62

6. Low Profit From The Sale of An Asset 62a

7. Burial Funds 62a

11.6 DETERMINING COUNTABLE ASSETS 65

A. FOOD STAMPS 65

B. WV WORKS, AFDC MEDICAID and AFDC-RELATED MEDICAID . 65

1. WV WORKS and AFDC MEDICAID 65

2. AFDC-Related Medicaid 65

| | | |
|-------------------|---|------------|
| C. | SSI-RELATED MEDICAID, CDCS, PAC, QDWI, QMB, SLIMB and QI-1 | 65 |
| 1. | Adults | 65 |
| 2. | Children | 65 |
| 11.7 | TRANSFER OF ASSETS | 67 |
| A. | FOOD STAMPS | 67 |
| B. | MEDICAID | 68 |
| C. | WV WORKS | 69 |
| APPENDIX A | - LIFE ESTATE TABLE | A-1 |
| APPENDIX B | - TREATMENT OF MEDICAID ASSETS PRIOR TO 8/11/93 | B-1 |