



Department of  
Medicaid

# **QIT Requirement for Incompetent Individuals Update**

Technical Assistance  
Bureau of Operations  
Ohio Department of Medicaid  
November 4, 2020

## Previous Guidance

- OAC 5160:1-6-03.1(G) states if an individual's countable income is greater than the SIL, the individual may establish a qualified income trust (QIT) to reduce his or her countable income to or below the SIL
- In the past, we have trained that there was no exception to setting up a QIT even when the individual is incompetent and there is no one available to assist
  - » Without the QIT established, individuals were over income for LTC-SIL Medicaid

## Updated Guidance

- Policy is revising the interpretation of OAC 5160:1-2-01(F)(5) which generally states when an individual is incompetent and there is no person available to assist in accessing income or resources, the income and resources can be disregarded until a guardian is appointed, regardless of whether the income and/or resources are known
  - » This now includes the QIT requirement
  - » Incompetent individuals will not be required to have a QIT established to gain Medicaid eligibility
- Once guardianship is established, eligibility must be redetermined which may include obtaining a QIT if income is in excess of the SIL

# Questions

The background of the slide is a light blue gradient. It is filled with numerous 3D question marks of varying sizes and shades of blue. Some question marks are in sharp focus, while others are blurred, creating a sense of depth. The word "Questions" is prominently displayed in the center in a large, bold, red 3D font.