

5160:1-3-05.10

**Medicaid: household goods and personal effects as resources.**

(A) This rule describes the treatment of household goods and personal effects for the purposes of determining eligibility for medical assistance.

(B) Definitions.

(1) "Encumbrance" means a claim, lien, charge, or liability attached to and binding on an identified piece of real or personal property.

(2) "Household goods", for the purpose of this rule, are all personal property customarily found in or near the home and used on a regular basis in connection with the maintenance, use and occupancy of the premises. This encompasses items necessary for an adequate standard of sustenance, accommodation, comfort, information and entertainment of occupants and guests. Such items include furniture, household appliances, carpets, dishes, cooking and eating utensils, televisions and personal computers.

(3) "Personal effects, for the purpose of this rule, are other personal property normally held and recognized as incidental items intended for personal use by one or more household members. Such items include clothing, personal jewelry, pets, personal care items musical instruments, books, or items of cultural or religious significance.

(C) Household goods and personal effects are excluded as resources.

(D) Items acquired or are held for their value or as an investment are not considered personal effects and are countable resources. Such items can include but are not limited to gems, jewelery that is not worn or held for family significance, collectibles, or animals for investment purposes.

(1) The current market value is the countable resource amount.

(2) If there is an encumbrance on the items, the equity value is the countable resource amount.

Replaces: 5160:1-3-05.10

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Certification

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Date

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