



Silver Key: Unlocking Medicaid



SILVERKEY
Medicaid Specialists

**CALL NOW FOR YOUR
FREE CONSULTATION**

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HERE'S WHERE SILVER KEY COMES IN

Silver Key specializes exclusively on partnering with applicants through the Medicaid process to ensure the applicant obtains coverage successfully.

Our expert team of case workers have extensive experience with the system. They are there to take care of the entire process so that you don't have to worry. Their job is to focus on one thing and one thing only: getting your Medicaid application approved.



WHY SILVER KEY?

If you or a loved one is currently residing in or needs long-term care, preparing to apply for Medicaid coverage is essential. The average cost to live in a facility is between \$6,000 to \$12,000 a month. Applying for Medicaid should be simple, but unfortunately, it's not.

The Medicaid application process is a daunting one. It is complex, tedious, and it requires vast amounts of paperwork and documentation. Families must know every detail of the applicant's financial history for the past 5 years! Not only must they know about every property, asset, account and holding, they must be able to verify the source of each deposit and withdrawal that was made during that time frame.

On top of that, Medicaid guidelines are constantly changing, and only those intimately acquainted with the system can be confident that they will satisfy the correct application criteria. Medicaid is nothing if not meticulous; even one small error or omission can result in a delayed approval, a penalty, or worse a denial. These unfortunate situations often cost thousands of dollars.



OUR PROCESS

FREE CONSULTATION AND ASSESSMENT

Our initial consultation is completely free of cost. Our experts meet with families one on one to complete a thorough review of all income and assets. We then create a clear plan outlining what your Medicaid application process will involve.

DOCUMENTATION

We then begin to request and gather all of the necessary paperwork and financial statements. Depending on the complexity of the case, this process can take a few weeks. Our team is trained to spot and collect each document that is required for the application to be approved. If there is any documentation that we cannot obtain, we will partner with you to guide you through requesting the information.

APPLICATION FORMS

Once all the documentation is gathered and all the financial records have been reviewed and verified, the application form must be filled out. Our team members fill every line and check every box so that the application can be properly admitted.

REPRESENTATION

In some cases, the application submission via mail is not enough to get approved for Medicaid coverage. The state can require a face-to-face meeting with a Medicaid case worker at the Board of Social Services. This can be time-consuming and exhausting. If this should be required a Silver Key team member will represent you at the meeting so that you don't have to take time out of your busy schedule.

LIAISON

Our team members are in consistent contact with the Medicaid case workers so they can move the application along as smoothly as possible. Applications left on their own may not get approved quickly and efficiently. Like babies, they need constant care and attention.

SILVER KEY IS HERE TO ALLEVIATE ANY FEAR OR ANXIETY WHEN IT COMES TO YOUR MEDICAID APPLICATION



THE SILVER KEY PROMISE

We understand how anxious this time can be for you and your family. The application process can take weeks, and you will not feel secure until there is approval.

Our team will maintain close contact with you and your family so we can keep you informed on the status of your application. You will be given your Silver Key case worker's personal line so they are available to you for any questions and concerns. Silver Key is here to alleviate any fear or anxiety when it comes to your Medicaid application. We pride ourselves in preparing your application with excellent attention to detail to ensure that it gets approved as quickly and efficiently as possible.



FAQ'S

What if my application is denied?

No company can "guarantee an approval" because they simply don't control the county or state! Here at Silver Key our customer service, integrity and commitment to our customers will be unmatched. We are confident that the work of our experts coupled with your full disclosure will result in an approval. If a denial is received for a reason other than you didn't disclose the information, we will represent you at the fair hearing. We are in this with you through the entire process.

What if my income is above the \$2,000 Medicaid required limit? Am I still eligible?

Many times, through a combination of social security, VA benefits, pensions, 401K's and other sources of income, your resources may be above the \$2,000 limit set by Medicaid. Silver Key will review your sources of income to determine if you are above the income cap. If so, we will educate you and assist you with setting up a QIT- a qualified income trust, which can direct your money correctly so that you are eligible for Medicaid.

Do I keep all my monthly income while I am pending Medicaid?

It depends; if you are residing in your home than you will continue to use your income to pay for your monthly household expenses. If you are residing in a facility than you will need to work with your facility to determine how much of your income is to be paid to the facility each month. Once you are approved for Medicaid, you will be assigned a case worker from the state who will direct you on the amount of your income that is to be paid to the facility each month.

Are there any other steps to being approved for Medicaid?

Yes. The Medicaid application process includes a financial and clinical approval. Silver Key takes care of the financial review and application process. The second part is obtaining the clinical approval. This is done by a nurse from your local Office of Community Choice Options (OCCO). Your facility will arrange for this evaluation. If you are at home, we will guide you on how you can schedule this evaluation.