

## Miller Trust Instructions

- 1) Take the Miller Trust documents to the bank that you want to open the account with.  
Note: US Bank and several other banks do not open Miller Trust accounts so be sure and call them first. You will be opening a new checking account. Have a check from mom/dad/spouses regular checking account made out to mom/dad/spouse for \$100.
- 2) Please order 1 box of cheap checks (duplicate or not) and a debit card. You will need both.
- 3) Normally the bank will set up the account this way and the checks printed this way:

(Name) Miller Trust  
(Your name), Trustee  
Trustees address  
Trustees City, State and Zip

- 4) Send DHS the New Account form, showing the ownership, account number and the date it was opened. DHS will need this as proof the account was opened.
- 5) Once the account has been opened you will need to move only mom/dad/spouse income into this bank account.

You can work with the income sources to have the direct deposits changed.

- 6) Only Allowed Expenses for mom/dad/spouse must come out of this account (unless they are deducted from their SS checks). These expenses include:

Medicare Supplement Plan  
Medicare Advantage Plan  
Drug Plan  
Dental Plan  
Long Term Care insurance cost  
Personal allowance (\$50)  
Trustee allowance (\$10)  
Spousal Allowance (if any)  
Care Center cost (if any)

# Client Participation – Miller Trust 2023

## EXAMPLE

**REMEMBER.....INCOME IN EACH MONTH.....INCOME OUT EACH MONTH!!!!**

### CLIENT NAME

Client Participation for Medicaid

**MILLER TRUST**

**Starting January 1, 2023**

### GROSS INCOME

Social Security (gross amount, not net)	<u>\$1,743.00</u>
Total	\$1,743.00

### ALLOWED EXPENSES

Medicare Part B	\$ 164.90-out of SS (reduces SS deposit)
Med Supp or Med Adv	
Part D	0.00
Personal Funds	50.00 – <b>SEE NOTE BELOW!</b>
Trustee Fee	10.00
Spousal Allowance	
Facility	<u>1,693.00</u>
Total	\$1,743.00

### Instructions:

Each month, after all income is deposited:

- 1) Be aware that DHS counts the balance of the Resident Trust Account towards the Medicaid recipients \$2,000. PLEASE check the resident trust account before writing a check to the facility. PLEASE keep the resident trust account balance around \$50 each month. If they do not need the \$50 then, PLEASE write a \$50.00 check for CASH or use the ATM to draw \$50 out of their bank account. Put the money in an envelope for anything they may need in the future.
- 2) Write a check to the facility for the amount above.
- 3) Make sure you pay the Trustee their fee (minus any monthly bank fees)
- 4) Write a check to the spouse if there is one – for the amount above

**Please let us know if/when any of the income or expense amounts change, this will affect the amount due to the facility. Be watching for an additional deposit from social security, for Part B refund once they are approved and possibly a Part D refund as well.**

# Client Participation - 2023

## EXAMPLE

**REMEMBER.....INCOME IN EACH MONTH.....INCOME OUT EACH MONTH!!!!**

### CLIENT NAME

Client Participation for Medicaid

**Starting January 1, 2023**

### GROSS INCOME

Social Security (gross amount, not net)	<u>\$1,743.00</u>
Total	\$1,743.00

### ALLOWED EXPENSES

Medicare Part B	\$ 164.90-out of SS (reduces SS deposit)
Med Supp or Med Adv	
Part D	0.00
Personal Funds	50.00 – <b>SEE NOTE BELOW!</b>
Spousal Allowance	
Facility	<u>1,693.00</u>
Total	\$1,743.00

### Instructions:

Each month, after all income is deposited:

- 1) Be aware that DHS counts the balance of the Resident Trust Account towards the Medicaid recipients \$2,000. PLEASE check the resident trust account before writing a check to the facility. PLEASE keep the resident trust account balance around \$50 each month. If they do not need the \$50 then, PLEASE write a \$50.00 check for CASH or use the ATM to draw \$50 out of their bank account. Put the money in an envelope for anything they may need in the future.
- 2) Write a check to the facility for the amount above.

**Please let us know if/when any of the income or expense amounts change, this will affect the amount due to the facility. Be watching for an additional deposit from social security, for Part B refund once they are approved and possibly a Part D refund as well.**

## Checklist of records and items needed - Single

**ALL the items below are REQUIRED by DHS and MUST be sent with the Application**

- 🏠 Photo ID driver's license or state issued ID card
- 🏠 Birth record – if available
- 🏠 Medicare card and Social Security card
- 🏠 Insurance cards (both front and back) from ANY health insurance plan along with 2023 premium notices stating amount of the premium
- 🏠 Social Security Administration 2023 statement of benefits
- 🏠 Benefit statements from Pension or other income sources stating gross monthly amount
- 🏠 Annuity contracts owned by you for which you received payments
- 🏠 Life insurance policies showing current death benefits and cash surrender values
- 🏠 Recent bank statements on ALL accounts & ALL PAGES on which name appears (for the last 3 months - checking, savings, money markets, CD'S)
- 🏠 Recent statements from your brokerage or stockbroker for past 2 months. Stocks and bonds owned and any other type of investments
- 🏠 Closing statements for property sold within the past 2 years
- 🏠 Detailed description of cars (with mileage), mobile homes, boats, trailers, ATV's etc. owned (stating condition of either fair, good, very good or excellent)
- 🏠 Preplanning Funeral arrangements and cemetery plot documentation
- 🏠 Mortgages and promissory notes you own and for which you receive payment
- 🏠 Names, addresses and telephone numbers of children, also emails if available
- 🏠 Power of Attorney legal documents
- 🏠 Copy of Long term care insurance contracts
- 🏠 Military discharge papers-DD214 ( if applicable)

## DHS Checklist of records and items needed – Married

**ALL the items below are REQUIRED by DHS and MUST be sent with the DHS Attribution or Application**

- 🏠 Photo ID for both husband and wife (driver's license or state issued ID card).
- 🏠 Birth records (if available) and marriage certificate
- 🏠 Medicare card AND Social Security card
- 🏠 Insurance cards (both front and back) from ANY health insurance plan AND recent premium notices stating the cost of the 2023 premium.
- 🏠 Social Security Administration 2023 statement of benefits for both husband and wife
- 🏠 Benefit statements from Pension or other income sources stating gross monthly amount
- 🏠 Annuity contracts owned by you for which you receive payments
- 🏠 Life insurance policies showing current death benefits and cash surrender values
- 🏠 Recent bank statements on ALL accounts & ALL PAGES on which either husband and wife's name appears (for the last 3 months) (checking, savings, money markets, CD'S)
- 🏠 Recent statements from your brokerage or stockbroker for past 2 months AND/OR Stocks and bonds owned
- 🏠 Closing statements for property sold within the past 2 years
- 🏠 Detailed description of cars (with mileage), mobile homes, boats, trailers, ATV's etc owned (stating condition of either fair, good, very good or excellent)
- 🏠 Preplanning Funeral arrangements and cemetery plot documentation
- 🏠 Mortgages and promissory notes you own and for which you receive payment
- 🏠 Names, addresses and telephone numbers of children, also emails if available
- 🏠 Power of Attorney legal documents
- 🏠 Copy of Long term care insurance contracts
- 🏠 Military discharge papers-DD214 ( if applicable)