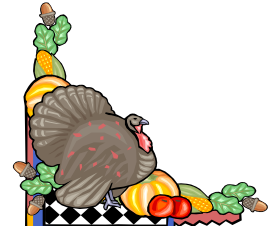




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*Happy Thanksgiving!*



## “Tip of the Month”

### Medicaid Liens

When you or someone you know receives financial or medical assistance through Medicaid, whether for nursing home coverage or for Old Age Assistance, Aid to the Needy Blind or Aid to the Permanently and Totally Disabled, you can expect that the State will try to recover that cost. Enter the Estate Recoveries Unit.

The Estate Recoveries Unit (“ERU”) is a division of the NH Department of Health and Human Services. The purpose of the ERU is to recover funds from individuals, or from their estates after death, who have received financial or medical assistance for the services mentioned above. A common ERU method for recovering such costs is the Medicaid Lien, also referred to as a Financial Assistance Lien or a Medical Assistance Lien.

If you are over the age of 55 and move into a nursing home, and your house is not being lived in by a spouse, a minor, a disabled child, or a sibling with an equity interest in the property, you will receive a letter from the ERU notifying you of its intent to secure a lien on your property.

The ERU Medicaid Lien on the real estate encumbers only the Medicaid recipient’s ownership interest in the property. When the property is sold or refinanced, the ERU will collect the money that would otherwise go to the Medicaid recipient or their estate. The money collected will then go to the State to pay off the costs of the financial or medical assistance provided to the Medicaid recipient.

While a letter from ERU about a Medicaid Lien can seem like a scary thing, it is really not as bad as it seems. A Medicaid Lien does not mean that you or your family will be evicted. It does not mean you will be forced to sell the family home. Moreover, there are several options for handling the lien or paying it down.

If you or someone you know has received a letter from the Estate Recoveries Unit or has questions about your options with respect to Medicaid Liens, give one of our experienced attorneys a call at (603) 668-1971 or contacting us by email at *mailbox @ biz-patlaw.com*.. We are always happy to help.

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