

Services for the disabled can be a confusing and complicated system to navigate. I work for a social services agency. My job is to help provide funding for disabled clients so they can remain in their homes rather than in a facility. There are several programs that provide this service through the federal medical assistance program; however you do need to meet the income eligibility. Many times in order to do this the person needs to spend down any assets that they have accumulated through the years.

This is easy to do for married couples; however it means that they need to do things differently than they did prior to the spouse becoming disabled. It is often difficult to convince people to put all of their assets in the name of the spouse that is not disabled. This goes against everything that the couple was told prior to the disability. Most couples want to have their assets as joint assets so if one passes away the assets automatically go to the other person. Most couples have all their major purchases like their home, vehicles and any recreational items in both names. In order to qualify for the programs these things need to be placed in the non-disabled person's name. For real estate property this is accomplished by filing a quick claim deed. It is a simple procedure, yet many people do not want to risk the death of the healthy spouse. A quick claim deed is a simple form that is filled out and filed with the assessor's office in the county where the property is. The quick claim deed signs over the disabled person's interest in the property the other spouse can safe guard this by willing the property back to their spouse in their last will and testament. The draw back is that the property will need to go through probate. The same thing can be done by changing joint bank accounts to only one person's name. The disabled person is allowed up to three thousand dollars in assets, so they can have some money that they have access to and still qualify for the home care services.

Convincing people to give up their share in property and money is a touchy subject. The disabled person already feels vulnerable as a result of their disability and so they may be reluctant to sign away their assets as well. It does not seem fair to them that they have to sign over things that they worked hard to achieve. Home care services are very expensive so it is difficult for someone to pay for them out of their own funds for an extended time. It is a difficult choice for people to make, but it can allow them to stay in their home.