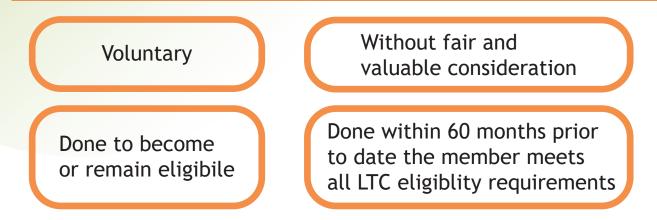
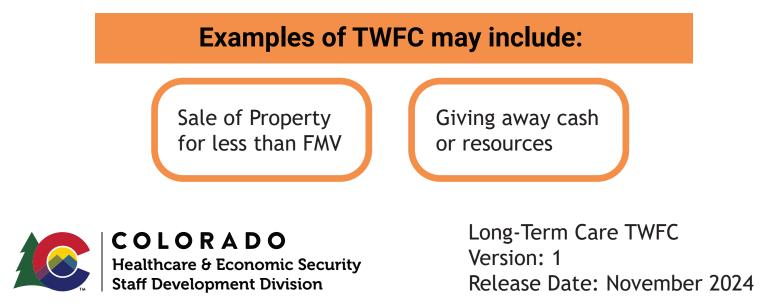
Long-Term Care TWFC

Transfer Without Fair Consideration (TWFC): When a resource has been disposed of and the member did not receive fair market value (FMV) for the resource.

If all of the following circumstances apply, a transfer is consdiered TWFC for Long-Term Care:



The transaction will be assumed to be done for the purposes of becoming or remaining eligibile by default. Members may provide verification to the contrary. The county will evaluate evidence provided by the member to determine if the transfer was exclusively for a purpose other than to qualify for benefits. Legitimate transfers below FMV might occur due to loss of property through legal action or in the case of an accident/illness resulting in large expenditures.



Long-Term Care TWFC

When a TWFC is determined to have occured, a period of ineligibility (POI) occurs. POI for Long-Term Care is Calculated as follows:

_							
		Ste	p 1:				
Market Value —	Encum	brances —	Amoui	nt Rece	ived =	TWFC Valu	
		Ste	p 2:				
TWFC Value	÷	• State Average = Private Pay Rate				POI Months	
	(Enter current Private Pa		rage			
		Ste	р 3:				
Decimal Amount From POI Months	x	30)	=		l Days d This Up)	
(Enter decimal numbers from POI Months)	5						

Final POI is the number of months and the number of days together. <u>Note</u>: POI begins when all LTC criteria have been met.



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