

# FINANCING REST HOME SERVICES

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## **FINANCING REST HOME SERVICES**

Rest homes are non-medically orientated residential facilities. They generally provide private or shared bedrooms, shared bath, living and dining rooms, personal care, medication management and 24-hour staffing. They are often referred to as board and care facilities and may still be referred to as Level IV facilities. (In the past, residential care facilities were classified along a continuum according to the amount and type of care provided to the residents, with a Level I facility providing the highest level of skilled care and a Level IV providing the least.)

Because rest homes are not medical facilities, they are not financed through the medical insurance or the various MassHealth programs. Though they are ordinarily less expensive than nursing homes, they are, nevertheless, generally more costly than independent living.

This article discusses financial subsidies for rest home placements. There are two assistance programs that finance services in rest homes that accept these subsidies. The first is Supplemental Security Income (SSI) and the second is Emergency Aid to the Elderly, Disabled and Children (EAEDC).

### **I. SUPPLEMENTAL SECURITY INCOME (SSI) - 42 USC §1381 et seq; 20 CFR 416**

The SSI program is administered by the Social Security Administration and provides financial assistance to elderly, blind and disabled individuals in financial need. SSI recognizes distinct categories of living arrangements, and the amount of SSI benefits paid to a recipient is determined by the recipient's living arrangement category. Those living arrangements, in Massachusetts, are:

1. living alone;
2. shared living;
3. living in the household of another;
4. domiciliary care (rest home); and
5. assisted living.

If an SSI recipient is residing in a rest home, he or she would be in the licensed rest home category and would receive an SSI grant ranging from

\$786.74 to \$930 per month in 2008. Most of the SSI grant must be paid to the rest home.

A brief overview of the Supplemental Security Income (SSI) Program follows.

#### **A. Resources and Income**

In order to meet the financial requirements for SSI, a person's countable income cannot exceed the maximum benefit level that he or she would receive from SSI. The 2008 monthly benefit level for rest home is \$930 for an aged or disabled individual (or member of a couple) and \$786.74 for a blind individual (or member of a couple).

An individual's countable resources cannot exceed \$2,000 and a couple's resources cannot exceed \$3,000.

Noncountable resources include:

1. a home in which a person resides and has an ownership interest and from which the person has left but to which he or she intends to return, or in which a spouse or dependent relative resides. 20 CFR 416.1212;
2. a car of unlimited value if it is used for transportation for the individual or member of the individual's household. 20 CFR 416.1218;
3. household goods and personal effects. 20 CFR 416.1216; and
4. the cash surrender value of life insurance policies the total face value of which are \$1,500 or less. 20 CFR 416.1230.

#### **B. Transfer Penalty**

Since the implementation of the Foster Care Independence Act of 1999 on December 14, 1999 a transfer of resources penalty has been imposed on resource transfers. As a result, any SSI applicant who gives away resources to a non-exempt person or trust within 36 months of applying for SSI may not qualify for a certain period of time. The length of the penalty is determined by dividing the amount of the transfer by the SSI federal benefit rate (which in 2008 is \$637)

plus the SSI state supplement. POMS SI 01150.111. The penalty starts to run on the first day of the month after the date of the gift.

Resources other than a house transferred to a person or entity described below will not cause a penalty. Non-penalty transfers include transfers:

1. to a trust for the sole benefit of a blind or disabled child;
2. directly to a blind or disabled child;
3. to a trust for the sole benefit of a disabled person under 65;
4. to the transferor's spouse or to another for the sole benefit of the transferor's spouse; or
5. from the transferor's spouse.

If a house is transferred to preserve or achieve SSI eligibility there will be no penalty so long as it is transferred to:

1. the spouse of the transferor;
2. a child of the transferor who is blind, disabled, or under age 21;
3. a child of the transferor who resided in the transferor's house for at least two years before the transferor was institutionalized and who provided care to the transferor that allowed the transferor to live at home;
4. a sibling who has an ownership interest in the home and who was residing in the transferor's home for at least 1 year immediately before the transferor becomes institutionalized;

Please note that a person who is living in a rest home is NOT considered to be institutionalized. POMS SI 01150.122.D.

Finally, a penalty cannot be imposed if the presumption that the purpose of the home transfer was to obtain or retain SSI is rebutted. See POMS SI 01105.125E.5.

### C. Couple vs. Individual

The month after the month in which an individual separates from his or her spouse because of the need for rest home services, the rest home recipient will be viewed as an **individual** for SSI eligibility purposes. 42 USC §1382(a). This means that only the rest home resident's income and resources will count in determining SSI eligibility.

### D. Trusts

The Foster Care Independence Act also amended the SSI definition of countable **resources** to include the income and principal of certain trusts that are established by the individual other than by will. 42 USC § 1382b(e). Self settled revocable and irrevocable trusts are treated in much the same way that they are treated by long term care MassHealth. Trusts established under 42 USC §1396p(d)(4)(A) and (d)(4)(C) are exempt. The new rules affect only trusts established on or after January 1, 2000.

Even if the trust itself is not countable, the trustee must be careful to make distributions in a way that will not be considered *income* to the SSI recipient. Only distributions which are made *directly* to the recipient, or which are used to purchase food or shelter for the recipient, will be considered income which will then have an impact on eligibility. As of March 9, 2005, distributions made used to purchase clothing are no longer considered income. See 20 CFR 416.1102 and POMS SI 00810.005.

Payments to a person who has provided services to an SSI recipient are not considered income to the recipient. 20 CFR 416.1103(g). However, payments for food or shelter for the recipient, or for something that can be converted to food or shelter, are considered *in-kind income* and should reduce SSI benefits. 20 CFR 416.1102. Thus, if the trustee pays for medical expenses, travel, telephone, housekeepers, etc., SSI benefits should not be reduced.

All SSI recipients in Massachusetts are eligible to receive MassHealth. However, as the MassHealth rules may differ from the SSI rules, beware of the possibility of the denial of MassHealth to SSI recipients if they fail to meet MassHealth eligibility rules.

## **II. EMERGENCY AID TO THE ELDERLY, DISABLED AND CHILDREN (EAEDC) - G.L. c.117A; 106 CMR 321**

If an individual who requires rest home care has too much income to qualify for SSI but an insufficient amount to pay for the cost of the rest home, the Emergency Aid to the Elderly, Disabled and Children (EAEDC) program may be a source of help if all of EAEDC's financial eligibility criteria are met and if the rest home has a contract to receive this form of payment. The application is generally taken by telephone by a Department of Transitional Assistance representative who is assigned to the rest home, but may also be taken in person at the local DTA office.

If a person qualifies for EAEDC, he or she retains a monthly personal needs allowance (PNA) of \$72.80 and pays over all the rest of his or her income to the rest home. Unlike long term care MassHealth, there is no income deduction allowed for health insurance premiums. EAEDC recipients are, however, categorically eligible for community MassHealth coverage. 106 CMR 705.100. Even if the person's income exceeds the limits normally established, they will qualify due to the fact that MassHealth deems the income of EAEDC recipients noncountable. 130 CMR 520.015(A).

The EAEDC program is created by Massachusetts law and is completely state funded. Like the SSI program, it recognizes different living arrangements, one of which is called Living Arrangement E: Licensed Rest Homes. 106 CMR 321.420(E).

For the purposes of this discussion, a person who meets the financial requirements for EAEDC will qualify for that benefit if the individual (1) has applied for SSI and (2) either (a) is age sixty-five or older, 106 CMR 320.100, or (b) has a disability expected to last sixty days or more that substantially reduces or eliminates the individual's ability to support himself or herself. 106 CMR 320.200.

Unlike the SSI program, an EAEDC application cannot seek retroactive benefits. The date assistance begins, assuming the individual is otherwise eligible, is the date on which the application form was signed, dated and received by DTA. 106 CMR 702.150.

### **A. Couple vs. Individual**

If an individual is married but not living in the same home as his or her spouse, then only the resources and income of the rest home

resident will be counted in the eligibility determination. 106 CMR 321.320(B).

A caveat for the practitioner is that although the community spouse's resources and income are not included in eligibility determinations once the ill spouse resides in a rest home facility, there are no protections for transfers between spouses living separately. This is in stark contrast to the protections afforded a married couple by the MassHealth program.

## **B. Income**

An individual who lives in a licensed rest home and who qualifies for EAEDC receives \$72.80 per month from the Commonwealth for his or her personal needs. The resident also receives the per diem that is established for the facility by the Commonwealth, minus the individual's countable income, provided that the per diem amount is not paid by any other program of the Department of Transitional Assistance, the individual is not eligible for any other form of assistance, and the per diem cost is charged to the individual. 106 CMR 321.420(E). Those who are eligible for SSI cannot receive EAEDC.

The per diem rate is recalculated on an annual basis by the Division of Health Care Finance and Policy and varies from facility to facility. The median per diem rate for the Commonwealth in 2008 was approximately \$64.74. See Exhibit 1. The practitioner should obtain a written statement from the rest home facility of its current per diem rate in advance of application in order to determine whether the individual's income is within the program limits. In the rest home living arrangement, the per diem rate, plus the personal needs allowance of \$72.80 is known as the "standard of assistance."

As long as the individual's countable income is less than the per diem rate described above, his or her income will not make him or her ineligible for EAEDC. Thus, if an individual meets the EAEDC asset requirements and has too much income to qualify for SSI but insufficient income to meet the cost of the rest home, he or she may receive EAEDC that, when added to his or her own income, will cover the cost of the rest home. If the individual's income exceeds the EAEDC limits, there is no provision to qualify by meeting an income deductible. The income limit is a final cutoff.

Countable income includes not only earned and most unearned income, but also (1) in-kind income, which is defined as "income in any form other than money ... free services, free rent, free utilities, clothing or food"; (2) deemed income, including income of a spouse who lives in the same household 106 CMR 321.210; and (3) lump-sum income, including payments in the nature of a windfall - such as retroactive Social Security payments, lottery winnings, inheritances, settlements and awards, which are not totally or partially received as reimbursement for specified items. 106 CMR 321.240.

### *LUMP-SUM INCOME*

Income is considered to be lump sum when it is otherwise countable and when it is received as a one-time, nonrecurring payment. Lump sum income includes, but is not limited to, accumulation of retroactive income such as Railroad Retirement, Federal Veteran's Benefits, Worker's Compensation, retroactive Social Security payments. Lump sum income includes payments in the nature of a windfall, such as lottery winnings, inheritances, settlements and awards.

As an aside, personal injury settlements or awards may be subject to recovery. As a condition of assistance, EAEDC applicants must assign to the Department of Transitional Assistance their rights to third-party recoveries for any accidents, injuries or illnesses. The Department will be entitled to compensation out of any award for benefits provided as a result of such accident, recovery or illness. 106 CMR 702.800.

The first \$600 of lump-sum income is non-countable in the month of receipt. Certain other lump-sum income is excluded, such as lump-sum income received by a spouse who is not a member of the assistance unit; any portion of an award or settlement that is received as reimbursement for specified items and used to pay for such items; lump-sum income that is used to pay back bills resulting from the costs of day-to-day living expenses incurred while waiting for lump-sum income; or "certain lump-sum income" from a personal injury settlement or award that is placed into an irrevocable trust for the benefit of an injured person who is legally incompetent. If the trust is funded for such a person directly by court order, any amount of lump-sum income may be used to fund it without penalty so long as it meets the requirements of 106 CMR 321.125, discussed below under **Trusts**. 106 CMR 321.240(B)(6). If the trust is funded other



than by court order immediately after receipt of the lump-sum income, only \$150,000.00 of a personal injury settlement or award may be placed into the trust without penalty. 106 CMR 321.240(B)(5)

Distributions from either type of trust must be made either for administrative expenses or for that person's special needs resulting from the injury, or will be counted in accordance with Department regulations. Examples of such special needs expenses are special clothing or equipment, a handicapped van, or vocational training. All other distributions from either type of trust will be counted as in-kind income to the individual to the extent determined by Department regulations. 106 CMR 321.240(B)(5) and (6).

Countable lump-sum income causes a period of ineligibility determined by adding the countable earned and unearned income, including the lump sum, deducting applicable disregards (see 106 CMR 321.270, 321.275 and 321.280), and dividing by the appropriate standard of assistance. The result is the number of months that ineligibility for EAEDC benefits will be imposed. See 106 CMR 321.135 (D).

If an EAEDC recipient is about to receive a windfall that would be characterized as nonexcludable lump-sum income, he or she can avoid the harsh result of the lump-sum rule by withdrawing from EAEDC before receipt of the lump-sum award.

#### *TRANSFER OF INCOME*

A period of ineligibility is also imposed for the transfer of income, lump-sum or otherwise, within twelve months prior to the date of application. The Department determines the fair market value of the transferred income as of the date of transfer, net of any legal encumbrances or compensation received, and divides this value by the appropriate standard of assistance. The result is the number of months the individual is disqualified from receiving EAEDC benefits. The period of ineligibility begins on the date of transfer. 106 CMR 321.135 (C) and (D)

#### **C. Resources**

The maximum value of the countable assets allowed to an EAEDC recipient is \$250. The EAEDC program disregards certain resources for eligibility purposes. Among those are a home and the land on

which it rests, 106 CMR 321.140(B); the first \$1,500 of equity in an automobile, 106 CMR 321.120(G); and household goods, clothing and jewelry. 106 CMR 321.140(D).

Jointly held bank accounts are considered the property of the applicant unless proven otherwise. 106 CMR 321.120(B). Any jointly held asset other than a bank account is considered to be owned in equal shares by all owners unless a different proportion of ownership is verified. 106 CMR 321.130. Retirement funds, less any penalty for withdrawal, are considered available to the applicant if accessible. 106 CMR 321.120(C).

Inaccessible assets are not countable for EAEDC purposes. An inaccessible asset is one to which the applicant has no ready access. 106 CMR 321.125(A). The examples given include property which is the subject of legal proceedings and irrevocable trust funds, subject to certain restrictions.

### *FUNERAL PLANNING*

EAEDC treats the cash surrender value of a life insurance policy as a countable asset. 106 CMR 321.120(E)(1). The cash surrender value of burial insurance is also considered a countable asset. 106 CMR 321.120(F). One burial plot per member of the assistance unit, and the value of a prepaid funeral arrangement up to \$1,500.00, is considered noncountable. 106 CMR 321.140(N). There is no requirement that the prepaid funeral arrangement be irrevocable in nature.

Due to the extremely low amount allowed, prepaid funeral arrangements have become a point of contention. The amount has not been revised since at least November of 1994 and is too little to fully fund even the most modest funeral arrangement. EAEDC applicants are therefore left to underfund their funeral arrangements, or fund them in an amount exceeding that allowed. This has occasionally led to problems on application. In one case, reversed upon appeal to the Superior Court, an EAEDC applicant funded an irrevocable funeral trust in the amount of \$4,901.00, with \$4,282 of her own assets and \$619 contributed by her daughter. While the Department's caseworker and fair hearing officer concluded that this arrangement rendered the applicant ineligible due to excess assets, the Superior Court correctly concluded that the excess amount, held in irrevocable trust, was an inaccessible asset and thus did not render the applicant ineligible. Bergeron v. Department of Public

Welfare, CA No. 94-00326-B (Essex County Super. Ct. Dec. 15, 1994). Another recent problem reported is the treatment of the death benefit of a term life insurance policy assigned for payment of an underfunded funeral arrangement as a countable asset. A prepaid irrevocable funeral trust fully funded substantially prior to application provides the best option. Until the funeral allowance is raised to a more realistic amount, tensions in this area will undoubtedly persist.

If planning is undertaken well in advance with the client, a more reasonable solution to the problem of underfunded funeral plans is the establishment of an irrevocable burial trust at least twelve months prior to application.

#### *TREATMENT OF THE FORMER HOME*

An EAEDC applicant who is living in a rest home cannot claim that the real estate in which he or she resided prior to admission is still his or her permanent place of residence; otherwise, the applicant would not be eligible for assistance under Living Arrangement E. Thus, the applicant's former home, if still owned at the time of application, is treated as a countable asset. 106 CMR 321.120(H) and 106 CMR 321.140(B).

An exemption of up to six months is allowed, however, if the applicant is making a good-faith effort to sell the former home or, in fact, any other real estate. In order to receive benefits pending sale, the applicant must list the real estate for sale with a licensed broker or agent, or advertise the property for sale. In addition, the applicant must sign a form provided by the Department agreeing to reimburse the Department for benefits provided during this "grace" period from the net proceeds of sale. Obviously, once the real estate is sold the person will be ineligible for EAEDC for a period of time due to excess assets. If the property is not sold within the six month period the person will be terminated from assistance. There is no extension of time allowed. 106 CMR 321.140(O).

One method of exempting the former home may be to treat it as business property. If the former home is rented out at a profit, it may be treated as business property under 106 CMR 321.140(Q). That regulation exempts property essential to employment or self-employment "such as farmland". Under the regulations regarding treatment of rental income at 106 CMR 321.210(E)(1), a person who receives rental income is deemed to be self-employed. In at least one case, the Worcester Superior Court was willing to issue a

temporary injunction in the applicant's favor based on the classification of the former home as business property. Lasorsa v. Department of Public Welfare, CA No. 99-0693C (Worcester County Super. Ct. Jul. 1999). The practitioner should be aware, though, that despite the clear language of the regulations, the Department remains hostile to this interpretation of the regulations and any characterization of the former home as business property will likely be met with resistance.

### *TRANSFER OF ASSETS*

If a person transfers assets for less than fair market value within twelve months prior to the date of application for EAEDC benefits for the purpose of rendering himself or herself eligible for assistance, that person will incur a period of ineligibility starting on the date of the transfer. 106 CMR 321.135(A). The person is presumed to have made the transfer for this purpose unless he or she can rebut the presumption by objective evidence of one or more of the factors listed at 106 CMR 321.135(A)(2).

In addition, if a person makes expenditures for fair market value or greater within twelve months prior to the date of application, and if the expenditure was for a vacation or "extraordinary expense," the transaction will be presumed to be a transfer of assets made for the purpose of rendering the person eligible for assistance. Unless the presumption is rebutted as above, a period of ineligibility will result. An "extraordinary expense" is (1) an expense not normally incurred by the filing unit; or (2) an expense that exceeds 25% of the person's average monthly gross income calculated over the preceding six months, excluding lump-sum income. Employment, education, or day-to-day expenses and the purchase of burial plots and prepaid funeral arrangements for \$1,500 or less are not considered extraordinary expenses. 106 CMR 321.135(B).

To determine the penalty, the Department first calculates the fair market value of the transferred assets less any satisfied legal encumbrances or consideration received. 106 CMR 321.135( C). This figure is then divided by the appropriate standard of assistance to reach the number of months of disqualification. The disqualification period starts on the date of the transfer. Any remainder is treated as unearned income in the final month and deducted from the benefit provided to the individual, who must reapply at that time.

Transfers of assets in the twelve months prior to application are considered in determining a transfer of asset penalty. Thus, the date of application should be carefully chosen to avoid the penalty. Caseworkers will sometimes treat the look-back period as a minimum period of ineligibility, or divide the transfer amount by the individual's actual grant amount rather than the standard of assistance. Counsel should remain vigilant for any errors on this account if an application is made within twelve months of any transfers.

#### **D. Trusts**

As described above, some assets are disregarded because they are inaccessible. Inaccessible assets include the income and principal of trusts that are unavailable to the assistance unit so long as

1. no assistance unit member can revoke the trust or change the beneficiary;
2. the trustee is
  - a. a court, institution, corporation or organization not under the direction or ownership of an assistance unit member, or
  - b. appointed by a court that has imposed limitations on the use of the trust funds, or
  - c. an individual whose responsibilities are governed by the terms of an irrevocable trust and who is not under the direction or control of any assistance unit member; and
3. trust investments do not directly involve or assist any business or corporation under the control, direction or influence of an assistance unit member.

106 CMR 321.125(A)(2)

Thus, in order for a trust beneficiary to receive EAEDC, the trust must not be revocable by a member of the assistance unit, must not be invested in a way that directly benefits any business owned by a member of the assistance unit, and must have a trustee who

satisfies one of the three qualifications listed in D.2. above. See Tesson v. Commissioner, 671 NE2d 977 (Mass App Ct 1996) where the trust was found to be an inaccessible asset despite the fact that the trustee was the mother of the beneficiary and, only by implication, appointed by the court.

Despite meeting the above requirements, if the trust *requires* distributions of income or principal to the trust beneficiary, such distributions shall be considered income or assets to which the person is legally entitled and countable for EAEDC eligibility purposes. 106 CMR 321.125(A)(3). Thus, any trust drafted to hold the assets of an EAEDC recipient should make distributions discretionary rather than a matter of entitlement.

#### **E. Administering a Trust for The Benefit of an EAEDC Recipient**

If the EAEDC recipient is the beneficiary of a trust, the existence of which does not interfere with eligibility for EAEDC, the trustee must nevertheless be careful about the way in which distributions are made lest the distributions be counted as income to the beneficiary. EAEDC does not consider, as income, cash contributions from non-legally responsible persons that are restricted for a specific purpose and that do not pay the entire cost of a need specified in the in-kind income chart found at 106 CMR 321.510 (see below) or that provide for needs not included in that chart:

#### **TABLE OF MONTHLY VALUES FOR INCOME-IN-KIND**

<b>Income-in-kind</b>	<b>Value if Living Alone</b>
Shelter	\$110 per month per assistance unit
Fuel	\$ 23 per month per assistance unit
Utilities	\$17 per month per assistance unit
Food	\$42 per month per individual
Clothing	\$18 per month per individual

Therefore, as long as the trustee makes cash contributions restricted to specific purposes that do not pay the entire cost of a need specified above, or that pay for a need not specified above, distributions from the trust should not adversely affect EAEDC eligibility. The safest approach is for the trustee to make payments directly to the vendor. The same is true for cash contributions from relatives or friends. 106 CMR 320.250 (AA).

## *APPLICATION AND APPEAL*

The practitioner generally does not make the initial application for EAEDC benefits. Most licensed rest homes have personnel who handle the application telephonically or with the assistance of a Department caseworker. If the issues involved are complex or involve a transfer within the reporting period, or if the rest home is unable to process the application, counsel may wish become more directly involved. The Department of Transitional Assistance offices and their coverage areas are listed on the Department's website, <http://www.mass.gov/dta>. The regulations covering applications procedures are located at 106 CMR 702.000 et seq.

If sufficient verifications are not submitted initially, the Department will issue a request for verifications within seven days. If the applicant submits all verifications within 22 calendar days of the date of application, the caseworker's decision must be rendered within 30 calendar days of the date of application. If a denial is made for lack of verification, the applicant may submit the missing information within 30 days after the denial and receive approval back to the date of application. Benefits will not start in any case prior to the date of application.

An applicant may appeal the Department's decision through an administrative hearing. The regulations governing EAEDC fair hearing appeals are located at 106 CMR 343.010 et seq. The applicant must submit an appeal request within 90 days after the date of the decision. Hearings are conducted in a manner similar to the conduct of MassHealth fair hearings. Appeal decisions are required to be rendered within 45 or 90 days after the date of the hearing request, unless that time is extended for good cause found. Pending the appeal decision, assistance may not be reduced or terminated by the Department, but will be recouped if the decision goes against the appellant.

Fair hearing decisions may be appealed to the Superior Court for judicial review. Under Chapter 30A of the Massachusetts General Laws, an applicant may file a complaint for review within 30 days after the date of receipt of the fair hearing decision.

Once approved, the EAEDC recipient must comply with eligibility reviews conducted "as determined by the Department." 106 CMR 702.210. Verification of eligibility factors subject to change is

required and a review interview may be conducted by the Department. If the EAEDC recipient does not comply with the request for review, the assistance may be reduced or terminated.

Finally, while the Department of Transitional Assistance does not seek recovery of benefits paid from an EAEDC recipient's estate at the time of death, if MassHealth benefits were also paid incident to EAEDC eligibility when the recipient was over age 55 or institutionalized, the Commonwealth will pursue recovery of these amounts at the recipient's death.

### **III. CONCLUSION**

With restrictions on the availability of MassHealth and Medicare financing of nursing home care of "healthier people," and the limited number of subsidized assisted living slots, the disabled or elderly person may find that a rest home is the one available practical alternative. However, even though rest homes are less expensive than nursing homes and assisted living, they are often beyond the reach of many individuals. The SSI and EAEDC programs provide some assistance. Due to the restrictive eligibility criteria and the potential for transfer-of-asset disqualification, problems can arise if planning begins too late. The practitioner should not postpone involvement in planning for a client's estate with regard to these programs if the client may consider rest home care as a possible long-term care option.



**Division of Health Care Finance and Policy  
2008 Rest Home Rates as of 11-5-08**

Facility Name	City	Rate
ANNA MARIA REST HOME	WORCESTER	50.70
ANN'S REST HOME	DORCHESTER	71.99
APPLEWOOD A HOME FOR ELDERS	ATHOL	105.10
ARLINGTON REST HOME	ARLINGTON	85.11
ATLANTIC REST HOME	LYNN	73.74
BAKER MANOR REST HOME	LYNN	60.78
BEAVEN KELLY HOME	HOLYOKE	67.73
BROOK HAVEN ASSISTED CARE,INC.	WEST BROOKFIELD	63.29
BURGOYNE REST HOME	DORCHESTER	75.75
BURNCOAT PLAINS REST HOME	WORCESTER	51.28
CAPE WINDS REST HOME OF SANDWI	SANDWICH	58.13
CAPE WINDS RH OF HYANNIS	HYANNIS	45.42
CHARLTON MANOR RH, INC.	CHARLTON	49.91
CHILTON HOUSE REST HOME	PLYMOUTH	58.76
CRESCENT MANOR REST HOME	GRAFTON	60.11
CURTIS MANOR REST HOME	DALTON	60.24
CUSHING MANOR COMM.SUPP.FAC.,I	DORCHESTER	76.81
DALTON REST HOME	WORCESTER	52.25
DARTMOUTH MANOR REST HOME	NORTH DARTMOUTH	79.79
DODGE PARK REST HOME	WORCESTER	93.60
DONNA KAY REST HOME	WORCESTER	54.76
ELIZABETH CATHERINE REST HOME	WEYMOUTH	69.47
ELLEN RICE REST HOME	SPRINGFIELD	72.96
FAIR HAVENS REST HOME	MIDDLEBOROUGH	61.98
FAIRMOUNT REST HOME	HYDE PARK	49.59
GOOD SHEPHERD CENTER	MARLBOROUGH	95.79
HALE-BARNARD CORPORATION	BOSTON	89.16
HAMPDEN HOUSE	SPRINGFIELD	60.23
HAVENWOOD REST HOME	NEW BEDFORD	40.49
HILLSIDE REST HOME	AMESBURY	57.68
HOME FOR AGED WOMEN-BROOKHOUSE	SALEM	83.51
HORN HOME FOR AGED	LOWELL	65.83
JAMES MANOR REST HOME	FITCHBURG	48.28
KINGSTON PLACE, INC.	KINGSTON	76.17
LABELLE'S REST HOME	SHELBURNE FALLS	54.13
LATHROP HOME FOR AGED WOMEN	NORTHAMPTON	98.36
LINCOLN HILL MANOR REST HOME	SPENCER	59.44
LORD NATHAN REST HOME	SPRINGFIELD	47.51
LYNN SHORE REST HOME	LYNN	57.68
MAPLE HILL REST HOME	SPRINGFIELD	47.89
MARILLAC RESIDENCE	WELLESLEY HILLS	93.49
MELVILLE REST HOME	DORCHESTER	45.78
MERRIMACK RIVER VALLEY HOUSE	LOWELL	78.69
MILL POND REST HOME	ASHLAND	64.22
MOTHER ST. JOSEPH HOUSE	WAKEFIELD	103.67
MOUNT IDA REST HOME	NEWTON	71.60
MT. PLEASANT HOME	JAMAICA PLAIN	93.96
OLD COLONY ROAD RH, INC.	NORTON	52.28
PLEASANT ACRES REST HOME LLC	WORCESTER	68.49
PLEASANT STREET REST HOME	ATTLEBORO	49.47
PRESENTATION HEALTH CARE CTR.,	LEOMINSTER	98.96
RIVER VALLEY REST HOME	NORTHAMPTON	50.56



ROCKRIDGE/LAUREL PARK	NORTHAMPTON	98.11
SAINT LUKE'S HOME	SPRINGFIELD	55.60
SERENITY HOME, INC	MIDDLEBOROUGH	53.06
SOMERVILLE HOME	SOMERVILLE	89.05
SOPHIA SNOW HOUSE, INC.	ROSLINDALE	110.39
ST. CHRETIENNE RETIREMENT RES.	MARLBOROUGH	87.74
ST. JOSEPH'S ABBEY RES.CARE FA	SPENCER	109.23
ST. JULIE BILLIART RES. CARE C	IPSWICH	108.44
STEVENS-BENNETT HOME	HAVERHILL	96.55
SUNBRIDGE CARE CENTER-ROSEWOOD	FALL RIVER	56.80
SWANSEA REST HOME	SWANSEA	96.06
THE GERMAN HOME	LAWRENCE	83.09
THE WILLOWS AT WORCESTER	WORCESTER	100.14
TIFFANY II REST AND RETIREMENT	ROCKLAND	62.01
VILLAGE R.H. 2 OF BROCKTON	BROCKTON	40.93
VILLAGE REST HOME OF EASTON	NORTH EASTON	46.06
VILLAGE REST HOME OF LEOMINSTE	LEOMINSTER	64.78
WEEKES REST HOME	STOUGHTON	62.27
WESTBROOK HEIGHTS REST HOME	WEST BROOKFIELD	50.24
WESTVIEW REST HOME	EAST BRIDGEWATER	85.27
WHITTAKER REST HOME	SOUTH WEYMOUTH	57.42
WILLOWBROOK MANOR REST HOME	MILLIS	64.74
WINTER HILL REST HOME	WORCESTER	69.88
	average	70.01
	median	64.74

