

## **Tennessee Medicaid (TennCare) Long Term Care Programs, Benefits & Eligibility Requirements**

### **Summary**

Medicaid's rules, benefits and name can all vary by state. In Tennessee, Medicaid is called TennCare.

### **Tennessee Aged, Blind, and Disabled Medicaid Eligibility Criteria**

#### **Financial Requirements**

Tennessee residents have to meet an asset limit and an income limit in order to be financially eligible for Aged, Blind, and Disabled (ABD) Medicaid through TennCare (Tennessee Medicaid). For a single applicant in 2025, the asset limit is \$2,000, which means they must have \$2,000 or less in countable assets. Countable assets include bank accounts, retirement accounts, stocks, bonds, certificates of deposit, cash and any other assets that can be easily converted to cash. An applicant's home does not always count as an asset (see the [How Medicaid Treats the Home](#) section below for more details), and there are other non-countable assets, like [Irrevocable Funeral Trusts](#) and [Medicaid Compliant Annuities](#).

The 2025 income limit for Tennessee ABD Medicaid for a single applicant is \$967/month. Almost all income is counted – IRA payments, pension payments, Social Security benefits, property income, alimony, wages, salary, stock dividends, etc.

For married applicants, the 2025 asset limit for Tennessee ABD Medicaid is a combined \$3,000 between the two applicants/spouses, and the income limit is a combined \$1,450/month. These limits are used for both married couples with both spouses applying for ABD Medicaid and married couples with only one spouse applying.

The Look-Back Period does not apply to ABD Medicaid. However, ABD Medicaid applicants should be careful about Look-Back violations because they might eventually need Nursing Home Medicaid or HCBS Waivers, and those violations will make them ineligible for either of those programs.

#### **Functional Requirements**

The only functional requirements to receive basic healthcare coverage – physician's visits, prescription medication, emergency room visits and short-term hospital stays – through Tennessee Aged, Blind, and Disabled (ABD) Medicaid are being aged (65 and over), blind or disabled. For Tennessee ABD Medicaid applicants who require long-term care services and supports, the state will conduct an assessment to determine their level of care need and what kind of long-term care benefits the state will cover. The evaluation takes into consideration the applicant's need for help with the Activities of Daily Living (mobility, bathing, dressing, eating, toileting), as well as their behavior, communication abilities, medication management capabilities and orientation (an awareness of people, places and events).

#### **\*Reference:**

[https://www.MedicaidLongTermCare.org/eligibility/tennessee/#:~:text=is%20\\$967/month.-,Almost%20all%20income%20is%20counted%20%E2%80%93%20IRA%20payments%2C%20pension%20payments%2C.with%20only%20one%20spouse%20applying.&text=The%20only%20functional%20requirements%20to.people%2C%20places%20and%20events](https://www.MedicaidLongTermCare.org/eligibility/tennessee/#:~:text=is%20$967/month.-,Almost%20all%20income%20is%20counted%20%E2%80%93%20IRA%20payments%2C%20pension%20payments%2C.with%20only%20one%20spouse%20applying.&text=The%20only%20functional%20requirements%20to.people%2C%20places%20and%20events)