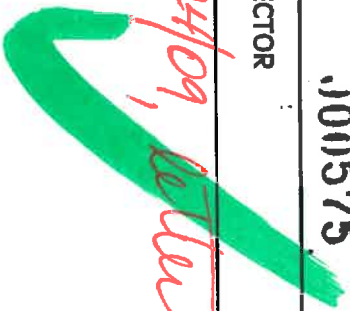


DEPARTMENT OF HEALTH AND HUMAN SERVICES  
OFFICE OF DIRECTOR

ACTION REFERRAL

TO <i>Jacobs</i>	DATE <i>4-14-09</i>
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DIRECTOR'S USE ONLY	ACTION REQUESTED
1. LOG NUMBER  <i>.100575</i>	<input type="checkbox"/> Prepare reply for the Director's signature DATE DUE _____
2. DATE SIGNED BY DIRECTOR  <i>Claudia 4/24/09, letter attached.</i> 	<input checked="" type="checkbox"/> Prepare reply for appropriate signature DATE DUE <i>4-22-09</i>  <input type="checkbox"/> FOIA DATE DUE _____  <input type="checkbox"/> Necessary Action

APPROVALS (Only when prepared for director's signature)	APPROVE	* DISAPPROVE (Note reason for disapproval and return to preparer.)	COMMENT
1.			
2.			
3.			
4.			

**RECEIVED**

APR 14 2009

Department of Health & Human Services  
OFFICE OF THE DIRECTOR

**From:** "OLIVIA BURNS" <BURNSO@scsenate.org>  
**To:** "Bryan Kost" <KostiBR@scdhs.gov>  
**Date:** 4/14/2009 11:13 am  
**Subject:** Constituent Assistance

Bryan,

Senator Courson had a constituent call this morning regarding medicaid. She's been denied because of her life insurance policy. She does not understand the policies that consider life insurance a resource.

I wanted to ask if you could send us a letter regarding her situation that would specifically address the life insurance guidelines and how they can cause one to be denied. Also, if you could suggest any alternative programs from which she could seek assistance. She has asked that Sen. Courson check into this on her behalf. Her information is as follows:

Diane Blocker  
1621 Kennerly Road  
Irmco, SC 29063  
Richland County  
(803) 749-0978

If you could send a letter to Senator Courson that could in turn be forwarded by regular mail to her with a cover letter from us, we would be most appreciative. Our address is below, or you could reply to my e-mail.

Thank you,  
Olivia

Olivia S. Burns  
Senate Education Committee  
Senator John Courson, Chairman  
Gressette Building, Room 412  
PO Box 142, Columbia SC 29202  
ph: 803-212-6250  
FAX: 803-212-6299

**From:** Bryan Kost  
**To:** Brenda James  
**Date:** 4/14/2009 11:35 am  
**Subject:** Please log - Fw: Constituent Assistance



Log 0575 ✓

*State of South Carolina*  
*Department of Health and Human Services*

Mark Sanford  
Governor

Emma Forkner  
Director

April 24, 2009

The Honorable John Courson  
Member, South Carolina Senate  
District No. 20 – Lexington and Richland Counties  
Post Office Box 142  
412 Gressette Building  
Columbia, South Carolina 29202

Dear Senator Courson:

Thank you for contacting our agency on behalf of Ms. Diane Blocker regarding Medicaid eligibility guidelines related to life insurance policies. We are evaluating additional information pertaining to Ms. Blocker's life insurance in consideration of a reversal of our eligibility decision. She will be notified once a decision has been made.

Life insurance policies must be verified and counted towards the Medicaid resource limit. Term life insurance does not accrue a cash value and is excluded. Burial insurance policies are excluded because the terms of the contract prevent the proceeds from being used on anything other than burial expenses of the insured. For all other policies, we must determine the total Face Value (FV) of the policies owned by the individual.

- If the total FV of all policies equals \$10,000 or less, the life insurance is excluded.
- If the total FV of all policies exceeds \$10,000, the Cash Surrender Values (CSV) must be verified and considered in the eligibility determination. This includes any dividend accumulations and outstanding loan amounts on the policy (this reduces the countable CSV).

The countable CSV of the policies and accumulations are countable towards the resource limit unless it can be excluded as a burial asset. Medicaid policy allows a \$1,500 burial fund exclusion which, if completed, reduces the countable resources. (Section 302.17 of the Medicaid Policy and Procedures Manual is enclosed.)

Senator Courson  
Page 2

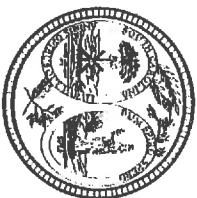
Thank you for your continued interest and support of the South Carolina Medicaid program. If I may be of further assistance on this or any other matter, please let me know.

Sincerely,

A handwritten signature in cursive script, appearing to read "Emma Forkner".

Emma Forkner  
Director

EF/jcl  
Enclosures



Log 0578

*State of South Carolina*  
*Department of Health and Human Services*

Mark Sanford  
Governor

Emma Forkner  
Director

April 24, 2009

The Honorable Lindsey Graham  
United States Senate  
530 Johnnie Dods Boulevard, Suite 202  
Mount Pleasant, South Carolina 29464

Dear Senator Graham:

Thank you for contacting our agency on behalf of Mr. Arthur Glover regarding Medicaid eligibility and his healthcare needs.

A member of our staff has been in direct contact with Mark Glover, his son, to address his questions and concerns regarding Medicaid eligibility for his father, and we believe the family to be pleased. We also mailed information on other programs and organizations that can assist residents in South Carolina with their healthcare needs, prescriptions, inpatient hospitalization and daily living expenses.

Thank you for your continued interest and support of the South Carolina Medicaid program. If I may be of further assistance on this or any other matter, please let me know.

Sincerely,

A handwritten signature in cursive script, appearing to read "Emma Forkner".

Emma Forkner  
Director

EF/jcle



*State of South Carolina*  
*Department of Health and Human Services*

Mark Sanford  
Governor

Emma Fortner  
Director

April 24, 2009

Mr. Arthur A. Glover  
846 Robert E. Lee Blvd.  
Charleston, South Carolina 29412

Dear Mr. Glover:

At the request of your son, Mark Glover, US Senator Lindsey Graham contacted our agency on your behalf regarding Medicaid eligibility and your healthcare needs.

I am pleased to inform you that your Medicaid services under the Home and Community Based Services waiver program will continue without a break in coverage. You may use the same Medicaid card. I also want to apologize for the unpleasant experience you and your family encountered during the eligibility determination process at our Charleston County Medicaid Office. Good customer service is very important to us. If you need further assistance or if you have any questions, please call JoAnn Kearse, Medicaid Supervisor, at (843) 740-5925 or Janise Wright at (843) 740-5964.

In an effort to be of assistance to other members in your family, we have enclosed an overview of the Medicaid program in South Carolina that outlines our different coverage groups including *Partners for Healthy Children* and *Healthy Connections Kids* that may be able to provide health insurance for your grandchildren. We have also enclosed information on other programs and organizations that can assist residents in South Carolina with their healthcare and daily living needs. I hope this information is helpful.

If you have any questions about the Medicaid program, please contact Denise Epps at (803) 898-2505, and she will be happy to assist you.

Sincerely,

A handwritten signature in cursive script that reads "Alicia Jacobs".

Alicia Jacobs  
Deputy Director

AJ/cle  
Enclosures