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DIRECTOR

State of California—Health and Human Services Agency
Department of Health Care Services



GAVIN NEWSOM
GOVERNOR

DATE December 1, 2022

Medi-Cal Eligibility Division Information Letter No.: I 22-49

TO: ALL COUNTY WELFARE DIRECTORS
ALL COUNTY MEDI-CAL PROGRAM SPECIALISTS/LIAISONS
ALL COUNTY MEDS LIAISONS
ALL CONSORTIA/SAWS PROJECT MANAGERS

SUBJECT: DESK GUIDE FOR ACWDL 22-13

The purpose of this Medi-Cal Eligibility Division Information Letter (MEDIL) is to make a new Asset Verification Program (AVP) desk guide available for immediate use. The desk guide is supplemental to [ACWDL 22-13](#) and provides the minimum information necessary to accept self-attestation for financial and non-financial property types during the application process.

Errata to ACWDL 22-13 is forthcoming; however, counties should continue to reference other DHCS ACWDLs and MEDILs regarding AVP implementation:

- [ACWDL 17-37](#): Asset Verification
- [MEDIL I 21-03](#): Updates on Delivery of Asset Verification Reports
- [ACWDL 21-24](#): Non-MAGI Asset Verification at Application, Reported Change in Circumstance, and Special Case (Responsible Relative) Searches
- [MEDIL I 21-42](#): Frequently Asked Questions Regarding ACWDL 21-24

If you have any questions or need further information, please contact Ms. Corinne Marquez by phone at (916) 345-8684 or by email at Corinne.Marquez@dhcs.ca.gov.

Original Signed By

Sandra Williams, Chief
Medi-Cal Eligibility Division
Department of Health Care Services

Enclosure

Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Checking Accounts	Obtain current financial institution statements	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	Financial institution name, property/account type, current account balance
Savings Accounts	Obtain current financial institution statements	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	Financial institution name, property/account type, current account balance
Certificates of Deposit (CDs)	Obtain current financial institution statements	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	Financial institution name, property/account type, current account balance
Individual Retirement Accounts (IRAs)	Obtain current financial institution statements	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p>	Financial institution name, property/account type, current account balance

Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
		<p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	
<p>Money Market Accounts (MMs)</p>	<p>Obtain current financial institution statements</p>	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	<p>Financial institution name, property/account type, current account balance</p>
<p>Trusts (including special needs trusts)</p>	<p>Obtain all trust documents and any information regarding investments and distributions</p>	<p>No change to administrative verification standard.</p>	<p>N/A</p>
<p>Custodial Accounts</p>	<p>Obtain current financial institution statements</p>	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, collect current financial institution statements.</p>	<p>Financial institution name, property/account type, current account balance</p>

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Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Stocks, Bonds and Mutual Funds	Obtain current investment account statements. Valued in accordance with 22 CCR § 50456	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If the property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance
Life Insurance	Obtain life insurance policy. Valued in accordance with 22 CCR § 50475	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If the property reserve limit has been exceeded.</p>	Financial institution name and/or service provider, property/account type, current account balance
Annuities	Obtain annuity documents and determine if properly annuitized	No change to administrative verification standard.	N/A
Burial Insurance	Obtain burial insurance policy. Value in accordance with 22 CCR § 50476	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If the property reserve limit has been exceeded.</p>	Financial institution name and/or service provider, property/account type, current account balance

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Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Burial Funds	Obtain burial funds contract. Value in accordance with 22 CCR § 50479	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If the property reserve limit has been exceeded.</p>	Financial institution name and/or service provider, property/account type, current account balance
Mortgages, Deeds of Trust, and Other Promissory Notes	Obtain mortgage, deed of trust or other promissory notes. Treat property in accordance with 22 CCR § 50441	<p>Detected by AVP: Use the most recent AVP report balance when calculating the property reserve.</p> <p>Not Detected by AVP: Use self-attested value if the minimum necessary information to accept self-attestation is present. If the property reserve limit has been exceeded, obtain mortgage, deed of trust or other promissory notes.</p>	Financial institution name and/or service provider, property/account type, current account balance
Lump Sum Payments	Obtain financial institution statement. Treat asset in accordance with 22 CCR § 50455	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance
United States Savings Bonds	Obtain savings bond statement. Treat asset in accordance with 22 CCR § 50457	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: if the property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance

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Cash on Hand	Obtain value of cash on hand. Treat asset in accordance with 22 CCR § 50451	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If the property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance
Income Tax Refunds	Obtain income tax documents. Treat asset in accordance with 22 CCR § 50454	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: if the property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance
Loans	Obtain loan documents. Treat asset in accordance with 22 CCR § 50483	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If property reserve limit has been exceeded.</p>	Financial institution and/or loan service provider, property/account type, current account balance
Payments to Victims of Crime (Treatment as Property)	Obtain financial institution statement. Treat property in accordance with 22 CCR § 50448	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance

Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Non-Exempt 401ks/Keoghs/Pension Funds	Obtain investment account statements.	<p>Use self-attested value(s): If the minimum necessary information to accept self-attestation is present and the sum of all known assets is under the property reserve limit.</p> <p>Obtain documentation: If property reserve limit has been exceeded.</p>	Financial institution name, property/account type, current account balance
Spousal Impoverishment	Obtain statements and proceed with SI property allocations if the property reserve limit has been exceeded	Obtain statements and proceed with SI property allocations if the property reserve limit has been exceeded.	N/A

Non-Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Other Real Property (Including Non-Exempt Residences)	Obtain market value and deduct any encumbrances. Treat property in accordance with 22 CCR § 50427	<p>Use AVP report to calculate property reserve.</p> <p>Under Property: If undetected by AVP, and the sum of all known assets is under the property reserve limit, use self-attested value(s) if the minimum information necessary to accept self-attestation is present.</p> <p>Over Property: Verify asset value using the market value minus encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any

Non-Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Non-Exempt Motor Vehicles	Obtain market value and deduct any encumbrances. Treat property in accordance with 22 CCR § 50461(b)-(c)	<p>Use AVP report to calculate property reserve.</p> <p>Under Property: If undetected by AVP, and the sum of all known assets is under the property reserve limit, use self-attested value(s) if the minimum information necessary to accept self-attestation is present.</p> <p>Over Property: Verify asset value using the market value minus encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any
Non-Exempt Boats, Campers, Trailers, and Mobile Homes	Obtain market value and deduct any encumbrances. Treat property in accordance with 22 CCR § 50463	<p>Use AVP report to calculate property reserve.</p> <p>Under Property: If undetected by AVP, and the sum of all known assets is under the property reserve limit, use self-attested value(s) if the minimum information necessary to accept self-attestation is present.</p> <p>Over Property: Verify asset value using the market value minus encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any
Non-Exempt Burial Plots, Vaults, and Crypts	Obtain value of non-exempt burial plots, vaults, and crypts. Treat property in accordance with 22 CCR § 50477(b)-(d)	<p>Under Property: Use self-attested value(s) if the sum of all known assets is under the property reserve limit and the minimum necessary information to accept self-attestation is present.</p> <p>Over Property: Obtain value of burial plots, vaults and crypts and subtract encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any

Non-Financial Asset Type	Old Administrative Verification Standard	New Actions to be Taken by CEWs	Minimum Necessary Information to Accept Self-Attestation
Non-Exempt Business Property	Obtain market value minus encumbrance. Treat property in accordance with 22 CCR § 50485	<p>Under Property: Use self-attested value(s) if the sum of all known assets is under the property reserve limit and the minimum necessary information to accept self-attestation is present.</p> <p>Over Property: Obtain market value and subtract encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any
Non-Exempt Jewelry	Obtain market value minus encumbrance. Treat property in accordance with 22 CCR § 50467(c)-(d)	<p>Under Property: Use self-attested value(s) if the sum of all known assets is under the property reserve limit and the minimum necessary information to accept self-attestation is present.</p> <p>Over Property: Obtain market value and subtract encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any
Non-Exempt Livestock and Poultry	Obtain market value minus encumbrance. Treat property in accordance with 22 CCR § 50473(b)-(c)	<p>Under Property: Use self-attested value(s) if the sum of all known assets is under the property reserve limit and the minimum necessary information to accept self-attestation is present.</p> <p>Over Property: Obtain market value and subtract encumbrances of record.</p>	Property type, current value, amount owed (encumbrances) if any