

Miller Trust Instructions

- 1) Take the Miller Trust documents to the bank that you want to open the account with.
Note: US Bank and several other banks do not open Miller Trust accounts so be sure and call the bank you want to use and ask them if they do Miller Trust accounts. You will be opening a new checking account. Have a check from mom/dad/spouses regular checking account made out to mom/dad/spouse for \$100.00.
- 2) Please order 1 box of cheap checks (duplicate if you like that type) and a debit card. You will need both.
- 3) Normally the bank will set up the account this way and the checks are printed this way:

(Name) Miller Trust or Qualified Income Trust

(Your name), Trustee

Trustees address

Trustees City, State and Zip

- 4) Send DHS the **New Account** form from the bank, showing the ownership, account number and the date, it was opened. DHS will need this as proof the account was opened.
- 5) Once the account has been opened you will need to move only the person applying for Medicaid (mom/dad/spouse/aunt/uncle etc.) income into this bank account.

You can work with the income sources to have the direct deposits changed.

- 6) Only Allowed Expenses for mom/dad/spouse/aunt/uncle etc. must come out of this account (unless they are deducted from their SS checks). The allowed expenses include:

Medicare Supplement Plan

Medicare Advantage Plan

Drug Plan

Dental Plan

Long Term Care insurance cost

Personal allowance (\$50)

Trustee allowance (\$10)

Spousal Allowance (if any)

Care Center cost (if any)