



Ohio Administrative Code

Rule 5160:1-3-05.10 Medicaid: household goods and personal effects as resources.

Effective: June 8, 2025

(A) This rule describes the treatment of household goods and personal effects for the purpose of determining eligibility for medical assistance.

(B) Definitions.

(1) "Encumbrance" is defined in rule 5160:1-3-05.1 of the Administrative Code.

(2) "Household goods," for the purpose of this rule, are all personal property customarily found in or near the home and used on a regular basis in connection with the maintenance, use, and occupancy of the premises. This encompasses items necessary for an adequate standard of sustenance, accommodation, comfort, information, and entertainment of occupants and guests. Such items include furniture, household appliances, carpets, dishes, cooking and eating utensils, televisions, and personal computers.

(3) "Personal effects," for the purpose of this rule, are items of personal property normally held and recognized as incidental items intended for personal use by one or more household members. Such items include clothing, personal jewelry, pets, personal care items, musical instruments, books, or items of cultural or religious significance.

(C) Household goods and personal effects are excluded as resources.

(D) Items acquired or held for their value or as an investment are not considered household goods or personal effects and are countable resources. Such items can include but are not limited to gems, jewelry that is not worn or held for family significance, collectibles, or animals for investment purposes.

(1) The fair market value is the countable resource amount.



(2) When there is an encumbrance on the items, the equity value is the countable resource amount.
