

MassHealth Family Worksheet

Getting the facts into one place, before anyone has to make a decision.

Last reviewed September 2026 • Companion to the guide at botelholawgroup.com/masshealth-estate-recovery-massachusetts

What this is, and what it is not

This worksheet does not give legal advice and it will not tell you what to do. It gathers facts. Families in this situation are usually working from memory, across several siblings and several years, and the first part of any consultation gets spent reconstructing a timeline that nobody wrote down.

Fill in what you know. Leave blanks where you do not know — a blank is useful information too. Do not try to work out what any of it means. That is the next conversation, not this page.

SECTION 1 Where your family is right now

- ☐ The person is healthy and living at home
- ☐ The person is already in a nursing home or similar facility
- ☐ The person has died and a claim or notice has arrived
- ☐ Something else, or I am not sure: _____

SECTION 2 The person

Question	Answer
Full legal name	
Date of birth	
Currently receiving MassHealth?	☐ Yes ☐ No ☐ Applied, waiting ☐ Not sure
If receiving: approximate start date	
Has the person ever lived in a facility? Dates?	
Date of death, if applicable	

SECTION 3 The property — exactly how the deed reads

This is the single most important section. Massachusetts registries of deeds are searchable online at masslandrecords.com. Pull up the most recently recorded deed and copy the owner line word for word. Do not summarize it.

Question	Answer
Property address	
Owner line, copied exactly from the recorded deed	
Date that deed was recorded	
Does the deed mention a trust?	☐ Yes ☐ No ☐ Not sure
Does it mention a life estate, or reserved rights?	☐ Yes ☐ No ☐ Not sure

Question	Answer
Are two or more names listed as owners?	☐ Yes ☐ No ☐ Not sure
Any other real estate owned? Where?	

SECTION 4 Who survives, or would survive

Recovery is deferred while certain family members survive. Tick everything that applies and add names.

- ☐ A surviving spouse — name: _____
- ☐ A child under 21 — name and age: _____
- ☐ A child of any age who is blind or permanently disabled — name: _____
- ☐ Other adult children — names: _____
- ☐ Someone lives in the home now — who, and since when: _____

SECTION 5 Care provided at home

Hardship waivers exist, including for heirs who lived in or cared for the person at home. If this describes your family, the details matter.

Question	Answer
Did a family member provide care at home?	☐ Yes ☐ No
Who, and what did they do?	
Over what dates?	
Did that person live in the home?	☐ Yes ☐ No ☐ Part of the time
Anything documented — notes, texts, medical records?	

SECTION 6 Dates — write them down, do not evaluate them

Timing rules examine transfers made before an application for benefits. Those rules are detailed and their consequences are serious, so this page asks only for dates. Do not try to assess whether anything on this list is a problem — that is not what this worksheet is for.

Event	Date	Notes
MassHealth application submitted		
Admitted to a facility		
Any property transferred, added to, or removed from a deed		
Any trust signed		
Any large gift or money moved between family members		
Home sold or refinanced		
Claim letter or notice received		

SECTION 7 Documents to gather

- ☐ The recorded deed — a printout from the registry site is fine
- ☐ Any trust document, and any pour-over will
- ☐ MassHealth approval or denial letters
- ☐ Any letter from the MassHealth Estate Recovery Unit, all pages
- ☐ Any lien recorded against the property
- ☐ Facility admission paperwork and billing statements
- ☐ Death certificate and probate paperwork, if applicable

SECTION 8 Four things worth knowing while you gather this

Probate estate only	In Massachusetts, MassHealth's right to recover reaches the probate estate. Property held in certain joint arrangements, in trust, or subject to a life estate generally passes outside it. "Generally" matters — these arrangements do not all behave the same way.
Small estates	Under 130 CMR 515.011, MassHealth waives recovery when estate assets are \$25,000 or less. Figures change; confirm the current rule.
Deferral	Recovery waits until after a surviving spouse dies, and while there is a child under 21 or a child of any age who is blind or permanently and totally disabled.
A lifetime lien is not estate recovery	A lien placed while the person is living is not valid after they die and must be released when the personal representative asks. Families pay off things they did not owe because nobody told them this.

Before you act on anything in this worksheet

Do not transfer property, change a deed, or move money based on this page or on advice from someone who is not looking at your actual documents. A transfer made at the wrong moment can create a new problem on top of the one you were trying to solve. Gathering facts costs nothing and closes no doors. Acting on a guess can do both.

Want someone to look at the actual deed and the actual timeline?

Botelho Law Group • Free consultation

Phone: 508-500-1551 Schedule: <https://botelholawgroup.com/lets-connect/>

Office: 901 Eastern Ave, Unit 2, Fall River, MA 02723 Website: <https://www.botelholawgroup.com/>

Read the full guide and watch the video: <https://botelholawgroup.com/masshealth-estate-recovery-massachusetts/>

Sources: 130 CMR 515.011 (Estate Recovery); MassHealth Eligibility Operations Memo 21-08, May 14, 2021; MassHealth Estate Recovery Hardship Waiver Request Form (mass.gov).

General information about Massachusetts law, not legal advice about your family's situation. Using this worksheet does not create an attorney-client relationship. It is designed to help you record facts and identify questions, not to evaluate them. MassHealth rules change. Consult a licensed attorney about your own circumstances. © 2026 Botelho Law Group.