Got a MERP Letter? Start Here.

A calm first look at a Medicaid Estate Recovery letter.

Hey, Neighbor!

A letter like this can feel scary. Take a breath. You do not have to figure it all out today. Work through these three checks one at a time, and write down what you find as you go.

CHECK 1 Find the date and the deadline

Look for the date printed on the letter and any date it says you must respond by. Write both down below and count how many days you have. Some windows are short. **In Georgia, for example, a hardship waiver request is due within 30 days of receiving the notice.**

CHECK 2 Find who sent it

Look for the state agency or the contractor that sent the letter. A contractor is a company the state hires to handle estate recovery. Write down their phone number and any claim or case number exactly as it appears.

WHEN YOU CALL, ASK for an itemized list of what Medicaid paid and the dates of service, and how to request a hearing if you disagree.

CHECK 3 See if an exemption or hardship waiver might apply

Federal law delays recovery while there is a **surviving spouse**, a **child under 21**, or a **child of any age who is blind or disabled**. A **hardship waiver** is when a family asks the state not to collect because collecting would cause serious hardship, and each state sets its own narrow rules for it. Treat this as a starting point, not an answer.

Write it down

Date on the letter _____

My deadline _____

Letter sent by _____

Claim or case number _____

Phone number _____

Keep this number private. Please do not post it in groups or comments.

Keep yourself steady

- Keep the letter and its envelope. Do not throw any papers away.
- **Do not sell, give away, or hand out anything from the estate** until you know where the claim stands. In some states, including Georgia, the person in charge of the estate can be held personally responsible.
- When you call, write down who you spoke with, the date, and what they said.
- Do not let the deadline pass while you are gathering information.

A gentle next step. Call the agency that sent the letter and ask them to explain it in plain language. Many families also talk with an elder law or probate attorney in their own state, so they understand their options before they respond.

From My Porch to Yours

Join The Porch Light for more plain-language help, one friendly note at a time.

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This checklist is general education only, not legal advice. Medicaid estate recovery rules vary by state. Please check the rules and deadlines for your state. © 2026 From My Porch to Yours.