

Medicaid Estate Recovery Impact Story

Jackie Keller

OTIS, OREGON

Jackie Keller moved from California to Oregon in 2017 to care for her brother and mother. Her brother, Mike, was disabled from a tree-trimming accident he suffered in high school; her mother, Wynne, had a ruptured abdominal aorta and a leaking ileostomy bag.

Taking care of both of them was hard. “I was in crisis mode, but I’m a scrapper,” Jackie said. “You roll up your sleeves and you do it.”

Her mother owned the home where all three lived. After a fire in 2020 displaced them for three months, Wynne transferred the title of the house to Jackie by way of a Statutory Warranty Deed, a temporary solution that would allow Jackie to continue caring for Mike in the home if Wynne died. But Mike died in 2021, the same year Wynne started experiencing temporary strokes and applied for Medicaid. Two years later, Wynne passed away.

“I was there for her last breath,” Jackie said.

Paying the Mortgage, Suddenly A Claim

Throughout this time, Jackie had been paying the mortgage on the home, either with her brother or, later, by herself. In 2024, she began the process of transferring the mortgage to her name. Immediately, she received a letter from the state saying she had “actively concealed” the transfer of the home when Wynne qualified for Medicaid. As a result, the state said she owed more than \$71,000 to pay for Wynne’s medical care at home and her health insurance premiums.

Current law requires the state to make a claim against the Medicaid beneficiary’s estate for Medicaid costs. Typically, the individual’s only remaining asset is their home, on which the state has placed a lien. The state then recovers the money from the estate upon the home’s sale. As a child caregiver who took care of Wynne at home for two years — delaying her mom’s need for expensive, full-time Medicaid services — Jackie should have been exempt from Medicaid Estate Recovery. Even though Oregon’s child caregiver exemption is more strict than the federal government’s, Jackie still met it.

However, since Jackie didn’t apply to be a child caregiver when her mom applied for Medicaid in 2021, the state said she wasn’t exempt from Medicaid Estate Recovery.

“How Could They Do This to Me?”

“I took it personally, like, how could they do this to me? I did all this for my family,” Jackie said.

After the local media focused attention on Jackie’s story, Oregon dropped the case.

Jackie’s attorney, NAELA member Julie Meyer Rowett, said she hopes lawmakers will pay attention to similar stories.

“If I could talk with those in Congress, I would urge them to really look at this issue with compassion, and to really start to step back and look at the aggregate impact it has on our low-income citizens, not only in Oregon, but everywhere,” Rowett said.



“We need to make it feasible for family members to take care of their families and not end up destitute at the end.”

To hear **Jackie’s story** in her own words, scan the QR code. →



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