

45 days of the agency's receipt. The Initial Decision in this matter was received on December 14, 2017.

Based upon my review of the record, I hereby adopt the findings and conclusions of the Administrative Law Judge in their entirety and I incorporate the same herein by reference. At issue is a transfer penalty imposed due to the removal of Petitioner's name from a jointly held bank account with her mother and brother. It is not uncommon for elderly individuals to add a relative's name to accounts to help with their finances or to have assets pass outside of probate. The Appellate Court has stated that "joint accounts are sometimes used as 'convenience accounts,' so that another party may more easily handle the financial affairs of the true owner of the asset." *Bronson v. Bronson*, 218 N.J. Super. 389, 394 (App. Div. 1987). While adding the Petitioner's name to her mother's account could constitute a transfer for Medicaid purposes, the ALJ here concluded that the preponderance of credible evidence established that Petitioner's name was added to her mother's account for the convenience of her elderly mother and not for Petitioner's benefit.

THEREFORE, it is on this ^{12th} day of FEBRUARY 2018,

ORDERED:

That the Initial Decision is hereby ADOPTED.



Meghan Davey, Director
Division of Medical Assistance
and Health Services