LONG TERM CARE MEDICAID FOR THE ELDERLY

There are numerous assistance programs that fall under the term “Medicaid”. Elder Law Attorneys are often called upon to assist individuals and their families with Florida Medicaid program for those needing long term care in nursing home facilities, assisted living facilities, or in their own homes.

To be eligible for Florida’s Medicaid Long Term Care Program, (those desiring and needing long term care in nursing home facilities, assisted living facilities, or in their own homes) an individual must meet basic requirements.

These basic requirements are:

- Be a resident of Florida;
- Be 65 or older; if under 65, must be disabled or blind;
- Be a U.S. citizen or qualified non-citizen; and proof of identity;
- Have a Social Security Number;
- Be medically needy (must meet the level of care required for the particular program);
- Must apply for any other benefits for which the applicant may be eligible such as veteran’s benefits and disability benefits;
- Give the State of Florida the right to collect private insurance benefits;
- Meet the program’s income test – Applicant - $2,205.00 monthly; Community Spouse minimum $2,003.00;
- Meet the programs’ asset test – Applicant - $2,000.00; Community Spouse $120,900.00. All assets are generally non-exempt and are countable with the following Exempt assets – Homestead the principal place of residence with equity in it up to $552,000.00, one car or truck, irrevocable prepaid funeral contract, life insurance face value up to $2,500.00, burial savings account up to $2,500.00.

COMMON MEDICAID MYTHS

- They can take your home;
- It takes 5 years to qualify for benefits;
- Your spouse will be impoverished;
- You lose control of your assets.