



Protecting Your Family's Assets in Florida: How to Legally Use Medicaid to Pay for Nursing Home and Assisted Living Care

John R. Frazier, J.D., LL.M.

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In Florida, private-pay costs at nursing facilities can exceed \$6,000 per month. Many families cannot afford to pay such excessive amounts which can total more than \$70,000 per year. The Florida Medicaid program can offer a solution to the high cost of nursing home and assisted living care. But Medicaid has such strict asset-and-income limitations that most people believe it can be used by only the very poor. Fortunately, the U.S. Congress and Florida law provide opportunities to help families receive financial assistance through Medicaid and protect hard-earned assets. With proper planning, even those whose assets and income greatly exceed the limits for Medicaid can qualify for benefits. Florida Eldercare Attorney John R. Frazier describes multiple strategies that families can use to qualify for Medicaid assistance. *Protecting Your Family's Assets in Florida* includes details covering the following topics, specific to both Florida and Eldercare: An Overview of the Benefits of Medicaid; Three Florida Agencies that Handle Medicaid; The Three Tests for Medicaid Qualification; Three Medicaid Programs for Nursing Homes and Assisted Living Facilities; Veterans Benefits; How Single People Can Protect Their Assets; Additional Ways Married Individuals Can Protect Their Assets; The Deficit Reduction Act of 2005 (DRA) in Florida; Other Important Medicaid Planning Considerations; and, Life Care Planning. Whether planning for a family's future or in immediate, desperate need of lawful answers for the reader, a spouse or a loved one, *Protecting Your Family's Assets in Florida* can help. Written in easy-to-read language, it provides examples for the most common Medicaid scenarios faced by families in Florida. Complete with a glossary that defines terms specific to both Eldercare law and applications for Medicaid in Florida.

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