

MEDICAID, ETC. FACT SHEET (2018): FOR BEGINNERS ONLY

<http://www.dcf.state.fl.us/programs/access/docs/ssifactsheet.pdf>

A. Medical

- Evaluation by CARES Unit (FL Dept. of Elder Affairs/ DOEA) upon application
NOTE: If medical qualification may be questionable, you may call to arrange a free private assessment *prior to* applying; Call 954/597-2240 in Broward County
- Applicant must need assistance &/or skilled nursing care 24 hr. day, 7 days a week
NOTE: mere dementia is not enough; custodial care needs is not "skilled" care

B. Income

- Applicant's income cannot exceed \$ 2,250.00 **gross** income per month.
NOTE: If income exceeds this figure, an irrevocable qualified income trust (**QIT**) [a/k/a "Miller Trust"] must be executed (& the bank account funded) in month of application (& excess income must be deposited into QIT bank account in each month thereafter). If married, spouse's income n/a for qualification purposes. Spouse's income is only considered after applicant qualifies & for purposes of diversion of some of applicant-spouse's income to the community spouse at home [NOTE: **Community Spouse Income Allowance/CSIA** is *not* applicable to the at-home Medicaid waivers nor when Spousal Refusal is used by community spouse]. Court order could increase CSIA.

C. Assets

- Applicant's assets cannot exceed \$ 2,000 countable assets + all exempt assets
- If married couple *both* file for Medicaid, asset cap for both is \$ 3,000 + exempt assets
- If married, and 1 spouse files for Medicaid, the community (non-applicant) spouse's assets cannot exceed \$123,600.00 + "exempt" assets.
- **BEWARE:** Have any assets been gifted (transferred without fair market return) to anyone other than a spouse in past 5 years? Only intra-spousal transfers/gifts are generally O.K. [unless post-application & spousal refusal utilized].
- PENALTIES FOR "GIFTING" - If during the 5 year lookback at application time, transfers/gifts/donations must be disclosed & could trigger disqualification. Transfers post 11/1/07 fall under federal/Fla.Deficit Reduction Act of 2005 rules. Time Penalty: Divide transf'd amt. by transfer penalty divisor [\$ 8,944 as of 6/1/17]

	<u>ICP/Nursing Home</u>	<u>ALF Waivers</u>	<u>Home Waivers</u>
Income:	Applicant: \$ 2,250/mo. gross	Applicant:	Applicant:
Cap	(3 x \$ 750/SSI = \$ 2,250.00) [Community Spouse at home: Income n/a except to determine CSIA]	Same as ICP	Same as ICP

Assets:	Applicant: \$ 2,000 + exempt	Applicant:	Applicant:
Cap	[If couple: \$ 3,000 + exempt] [Community Spouse at home: \$ 123,600.00 asset cap + exempt (all programs)] Home Equity Limit: \$ 572,000.00;	Same as ICP	Same as ICP
		[Personal Needs Allowance is \$ 105.00]	

WAIVER WAIT LISTS: ADRC 954/745-9779; Miami 305/670-4357; Palm Beach Cty. 866/684-5885

30% Augmented Elective Estate: If married & receiving Medicaid & if community spouse at home ("the wrong spouse") predeceases the spouse on Medicaid, Medicaid funding could be lost.

Low income subsidy program to help with Medicare Part B & Part D Premiums: Go to www.ssa.gov for financial assistance. Part B Medicare premium = \$ 134.00 or more. Go to <http://www.myflorida.com/accessflorida> for QMB/SLMB help with Medicare Part B deductibles/coinsurance/premiums (QMB) - or - help with Medicare Part B premium only (SLMB).

Non-service connected VA PENSION W/ AID & ATTENDANCE: Unlike Medicaid, no transfer penalties but net worth test (Will you outlive your assets?) & unreimbursed medicals must > income. For veteran/vet's widow/er. Requires 90 day active duty (inc. 1 day wartime) etc. If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called up (with some exceptions). You must also be: Age 65 or older with limited or no income, OR totally and permanently disabled, OR, a patient in a nursing home receiving skilled nursing care, OR receiving SSDI, or receiving SSI. Note: VA is considering penalties for transfers & policy is currently under review.

Max.benefit paid (2018): Vet & 1 dependent \$ 2,169; Single Vet \$ 1,829; Widow \$ 1,176
Apply at www.va.gov.

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